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Income statement

For a request for a lower monthly instalment in 2020

This form

Are you repaying your student debt? 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. Please read the explanation section about the repayment rules before you fill in the form. 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.

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Please send to

Dienst Uitvoering Onderwijs
Postbus 50101
9702 GA Groningen

More information

duo.nl

1

Your details

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1.1 Citizen service number

1.2 Surname (birth name)

First official given name and other initials

Day Month Year

1.3 Date of birth

1.4 Street and house number

Postal code and town/city

Country

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

2

Repayment regulations

Read the information section

2.1 Which repayment rules apply to you?

 Repayment regulations from before 2012

 Repayment regulations as of 2012 or the repayment regulations as of 2018

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3 Your partner

Read the explanation section

3.1 Are you married or have you entered into a registered partnership? Yes, since Day Month Year No > Go to question 3.6

3.2 Do you live at the same address with someone else? Yes No > You do not have a (tax) partner. Go to question 4.

3.3 Do you have a cohabitation agreement? Yes, since Day Month Year No > Go to question 3.6

3.4 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. In this situation you are not viewed as joint partners if one partner rents a part of the house from the other, on the basis of a written agreement We are joint tax partners None of these situations > You do not have a (tax) partner. Go to question 4.

3.5 Since when does this situation exist? Day Month Year

3.6 Only for repayment regulations from before 2012: do you wish for your partner's income to be taken into consideration as well? 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 4.

3.7 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

4 Income

Do you have a (tax) partner and is your partner's income taken into consideration in the calculation of your monthly instalment? In that case also complete the right-hand column for your partner. Also read the information section.

	You	Your partner
4.1 Were you in 2018 and/or 2019, or are you in 2020 a single parent caring for children under the age of 18?	<input type="checkbox"/> No <input type="checkbox"/> Yes, in 2018 <input type="checkbox"/> Yes, in 2019 <input type="checkbox"/> Yes, in 2020	<input type="checkbox"/> No <input type="checkbox"/> Yes, in 2018 <input type="checkbox"/> Yes, in 2019 <input type="checkbox"/> Yes, in 2020
4.2 Did you have an income in The Netherlands in 2018?	<input type="checkbox"/> Yes, I had income in 2018 from (social welfare) benefits, from wages or from (self-employed) entrepreneurship Complete: income in The Netherlands € <input type="text"/>	<input type="checkbox"/> Yes, my partner had income in 2018 from (social welfare) benefit, from wages or from (self-employed) entrepreneurship Complete: income in The Netherlands € <input type="text"/>
	<input type="checkbox"/> No > Go to question 4.4	<input type="checkbox"/> No > Go to question 4.4

4.3	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
4.4	Did you (partly) have an income outside The Netherlands in 2018?	<input type="checkbox"/> Yes > Go to question 4.5	<input type="checkbox"/> Yes > Go to question 4.5
		<input type="checkbox"/> No, and not in The Netherlands either > Enclose a signed declaration in which you state how you were able to provide for yourself in 2018. Go to question 7.	<input type="checkbox"/> No, and not in The Netherlands either > Enclose a signed declaration in which you state how your partner was able to provide for himself/herself in 2018. Go to question 7.
		<input type="checkbox"/> No > Go to question 5	<input type="checkbox"/> No > Go to question 5
4.5	In which country/countries did you have this income?	<hr/>	<hr/>
		Fill in: foreign income in the currency of the country in question	Fill in: foreign income in the currency of the country in question
		<hr/>	<hr/>
4.6	Have you declared this income?	<input type="checkbox"/> Yes, in The Netherlands	<input type="checkbox"/> Yes, in The Netherlands
		<input type="checkbox"/> Yes, abroad	<input type="checkbox"/> Yes, abroad
		> Enclose: - the tax assessment of the foreign tax authority - an annual statement or a declaration from the employer and/or benefits agency, indicating the total income abroad in 2018	> Enclose: - the tax assessment of the foreign tax authority - an annual statement or a declaration from the employer and/or benefits agency, indicating the total income abroad in 2018
		<input type="checkbox"/> No	<input type="checkbox"/> No

5

Fall in income

5.1	Did your (joint) income fall by a minimum of 15 percent after 2018, or are you single and did your income fall below the minimum income after 2018?	<input type="checkbox"/> Yes
		<input type="checkbox"/> No > Go to question 7
5.2	In which year is the fall in income expected to be largest?	<input type="checkbox"/> 2019
		<input type="checkbox"/> 2020

6

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. Refer to the table on page 4 to see which documents you need to enclose.

	You		Your partner
6.1	What is your income in The Netherlands in the year you have filled in at question 5.2?	Income in the Netherlands €	Income in the Netherlands €
		Deduct: Balance of deductions €	Deduct: Balance of deductions €
		Estimated income in The Netherlands €	Estimated income in The Netherlands €
6.2	Did you (partly) have income outside The Netherlands in the year that you filled in at question 5.2?	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
		<input type="checkbox"/> No, and not in The Netherlands either > Enclose a signed declaration in which you state how you were able to provide for yourself in 2018. Go to question 7.	<input type="checkbox"/> No, and not in The Netherlands either > Enclose a signed declaration in which you state how your partner was able to provide for himself/herself in 2018. Go to question 7.
		<input type="checkbox"/> No	<input type="checkbox"/> No

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

> 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.

> 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.

You

Your partner

Income outside The Netherlands |

Income outside The Netherlands |

Deduct: Balance of deductions |

Deduct: Balance of deductions |

Estimated foreign income |

Estimated foreign income |

7 Signing

7.1 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.

Required income documents

	You submit your tax return in The Netherlands	You submit your tax return outside The Netherlands	You do not submit a tax return
You have income in The Netherlands	No documents	Copy of tax assessment/tax return from foreign tax authority	No documents
You have income outside The Netherlands	No documents	Copy of tax assessment/tax return from foreign tax authority	Copy of annual statement(s) or declaration(s) from employers
You have no income in The Netherlands and no income outside The Netherlands	No documents	Copy of tax assessment/tax return from foreign tax authority	Signed declaration in which you state how you were able to provide for yourself in the year in question

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 2020

More information

duo.nl

Repayment regulations

Not every person repaying a student debt makes these repayments according to the same rules. For more information about the repayment regulations go to duo.nl/terugbetalingsregels. Here you will also find a program that will help you to determine which repayment regulations apply to you. In order to complete this form properly you must know whether you are subject to the repayment regulations from before 2012 or not.

Starting date

Are you subject to the repayment regulations from before 2012? Then your application for reduction of the monthly instalment will become effective in the month following your application. This application is valid up to and including December 2020. 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 1.4 Name of authorised representative

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

Regarding 3 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/partner for more information. If you are subject to the repayment rules from 2012 onwards (or 2018 onwards), your partner's income is always taken into consideration in the calculation of your monthly instalment.

Regarding 4 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 4.1 Single parent

Are you a single parent and caring for children under the age of 18? Then a larger part of your income is exempted from the calculation of your financial capacity. We check with the Tax Authority to see whether you are a single parent and care for children under the age of 18.

Regarding 4.5 Income outside the Netherlands

State your (aggregate) income for 2018 in the currency of the country where you received your income. This income must also be evident from the documents that you enclose. In the 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 5 Fall in income

Did your (joint) income fall after 2018? 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 6 Income estimate

Do you want DUO to calculate your monthly instalment on the basis of your foreign income in 2019 or 2020? Then enclose (one of) the following documents with your income estimate:

- a copy of the most recent wage slip or benefit specification(s)
- if you are a self-employed entrepreneur: a declaration by your bookkeeper or accountant about your expected aggregate income
- if you no longer have any income at all: a declaration signed by you in which you explain how you provide for yourself without income.