



Income statement

for the request to reduce the 2025 monthly student debt repayment instalments for residents of the Caribbean region

This form

Use this form to notify us of your income. DUO determines how much you could repay using your income. It is possible that you may have to pay less, or even nothing at all. You can use this form if you are currently living on Aruba, Curaçao, Sint Maarten or in the Caribbean Netherlands.

Where to send the form

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

cariben@duo.nl

Or send the form by post to:

Dienst Uitvoering Onderwijs

Postbus 50101

9702 BA Groningen, Nederland

Further information

duo.nl/cariben

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 www.digid.nl/buitenland

1 Your information

1.1 Citizen service number (BSN)

1.2 Surname (birth name)

First name (in full) and other initials

Day Month Year

1.3 Date of birth

Street and house number

1.4 Address

Town/city

Island or country

2 Your partner

Are you not married, and no registered partners, but living together at the same address? The government may still assess you as being partners.

Day Month Year

2.1 Are you married or in a civil partnership?

☐ Yes, since > Go to question 2.6

☐ No

2.2 Are you living with someone aged over 18 at the same address?

☐ Yes

☐ No > You 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

2.4 Which of the following situations applies to you?

☐ You have a child together > You have a partner

☐ You have bought a house together > You have a partner

☐ You are each other's partners under a pension scheme > You have a partner

☐ You are partners for the tax authorities ('partners for tax purposes') > You have a partner

☐ You or the other person has a minor child who also lives at your address > You have a partner

☐ 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

2.6 Do you want to include your partner's income in the calculation of your monthly instalments?

☐ Yes

☐ No > Go to question 3.2

> Please note: if the repayment rules of SF15-old do not apply to you, you cannot decide not to include your partner's income. 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

Income

See the explanatory notes

3.1 In 2023, 2024 and/or 2025, did you live/have you lived alone with a child aged under 18 for at least six consecutive months? See the explanatory notes

☐ 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
3.2 Did you have an income or receive benefits in 2023? You can select more than one option.	☐ Yes, in the Netherlands Complete the following: annual income in the Netherlands €	☐ Yes, in the Netherlands Complete the following: annual income in the Netherlands €
	☐ Yes, on Aruba, Curaçao, St Maarten or the Caribbean Netherlands and/or abroad	☐ Yes, on Aruba, Curaçao, St Maarten or the Caribbean Netherlands and/or abroad
	☐ No, I had no income at all <i>> Please include an income statement from the local tax authority.</i>	☐ No, my partner had no income at all <i>> Please include an income statement from the local tax authority.</i>

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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?	☐ Yes, in the Netherlands > You don't need to include supporting documents	☐ Yes, in the Netherlands > You don't need to include supporting documents
	☐ Yes, on Aruba, Curaçao, St Maarten or the Caribbean Netherlands and/or abroad > Please include an income statement from the local tax authority.	☐ Yes, on Aruba, Curaçao, St Maarten or the Caribbean Netherlands and/or abroad > Please include an income statement from the local tax authority.
	☐ No > Please include an income statement from the local tax authority	☐ No > Please include an income statement from the local tax authority

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Fall in income

Has your income or your joint income after 2023 fallen by at least 15 percent? Then you can ask DUO to use your income of 2024 or 2025 to calculate your monthly instalments.

4.1 Is your income or your joint income over 2024 and/or 2025 at least 15 percent lower than in 2023?	☐ Yes
	☐ No > DUO bases its calculation on the 2023 income year. Go to question 6.
4.2 In what year was the fall in income greatest?	☐ 2024
	☐ 2025

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Income estimate

State the income in local currency. You can also make an estimate if the income is not yet known. Holiday pay and/or end-of-year bonus also count as income. See also 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.	☐ Yes, on Aruba, Curaçao, St Maarten, Caribbean Netherlands, in the Netherlands and/or abroad > Make an estimate of your income in the Caribbean Netherlands or abroad. <i>Use the currency of the relevant island or country. If applicable, please include:</i> - Payslips showing the fall in income. - All payslips of the year you selected under 4.2. - Proof of termination of employment.	☐ Yes, on Aruba, Curaçao, St Maarten, Caribbean Netherlands, in the Netherlands and/or abroad > Make an estimate of your income in the Caribbean Netherlands or abroad. <i>Use the currency of the relevant island or country. If applicable, please include:</i> - Payslips showing the fall in income. - All payslips of the year you selected under 4.2. - Proof of termination of employment.
	Income	Income
	Deduct: balance of deductible items	Deduct: balance of deductible items
	Estimated foreign income	Estimated foreign income
	☐ No, I had no income > Please include the following: - Proof of termination of employment. - Statement of living expenses.	☐ No, I had no income > Please include the following: - Proof of termination of employment. - Statement of living expenses.

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Payment method

You will find more information and the advantages of local repayment on duo.nl/cariben or on the [Checklist Local repayment](#).

- 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. Go to question 7

Email address

☐ No, I don't want to repay in local currency (or not anymore)

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

☐ Yes ➤ Read the explanatory notes

☐ No

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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.
- Please remember to add your signature, otherwise we will not be able to process this form. If your partner's income is included in the calculation of your monthly instalments then your partner's signature is also required.

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 2025 monthly student debt repayment instalments for residents of the Caribbean region

General

Use this form to notify DUO of your income. We will then take your income as a basis for calculating your new monthly instalments. It is possible that you may have to pay less, or even nothing at all. If you live in the Netherlands, you should fill in the form [Income statement to reduce monthly repayment 2025](#).

Repayment rules

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. In Mijn DUO, under 'Mijn Schulden' (My debt), you can find which repayment rules apply to you. If you are unable to log in to Mijn DUO and you want to know which repayment rules apply to you, just send an email to cariben@duo.nl.

Date of commencement

Use this form to notify us of your income, so that we can calculate your monthly instalments for calendar year 2025.

If you make your request before 1 January, any reduction of the monthly instalments will commence from 1 January 2025. If you submit this form after 1 January 2025, the monthly instalments will commence from the month following your request.

If you live in the Caribbean Netherlands or on Curaçao, we will try to obtain information about your income automatically. Should we fail to receive the information, we will contact you. In that case, you will have to send the income details yourself.

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 the repayment rules of SF15-old apply to you 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. Have you decided not to include your partner's income? In that case, you are obliged to continue the repayments until you have paid off your student debt in full. Your repayment period will last longer as a result. 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.

Note on 3 Single parent

If you live alone with a child aged under 18, an additional income exemption applies for the purpose of calculating the monthly

instalments. This means that a larger share of your income is excluded in the calculation of your monthly instalments.

Conditions for this additional exemption:

- You care for a child aged under 18 who is registered at the same address for at least six months of the year, and
- No other adults are registered at this address.

Note on 3 Income statement

DUO accepts the following income statements from the Caribbean region:

- Form [Statement Income tax for taxpayers on Aruba, Curaçao, St Maarten or the Caribbean Netherlands](#)
- 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 2024 or 2025 fallen by at least 15% since 2023? In that case, DUO can use your income of 2024 or 2025 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 2025 must be paid to DUO before 31 December 2025.

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 2025. Overdue monthly instalments will not be included in the annual payment. You will still need to repay those sums.