



Dienst Uitvoering Onderwijs
Ministerie van Onderwijs, Cultuur en
Wetenschap

Income statement

For a request for a lower monthly instalment in 2026

This form

Are you repaying your student loan and/or lifelong learning credit? 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. 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/cariben to find out what you should do instead.

Please send to

Dienst Uitvoering Onderwijs
Postbus 50101
9702 GA Groningen
Or mail to: documenten@duo.nl

More information

duo.nl

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Your details

1.1 Citizen service number

1.2 Surname (birth name)

First official given name and
other initials

1.3 Date of birth

1.4 Address

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

2

Your partner

First read the explanation section

- 2.1 Are you married or have you entered into a registered partnership?

☐ Yes, since

Day	Month	Year

☐ No > Go to question 2.5

☐ No

- 2.2 Do you live at the same address with someone older than 18?

☐ Yes

☐ No > Go to question 3

- 2.3 Is the person who lives at the same address as you your partner?

☐ Yes

☐ No > Go to question 3

Check duo.nl/partners to learn when a person is regarded as your partner by DUO.

- 2.4 When did you become partners?

Day	Month	Year

- 2.5 Do you want your partner's income to be taken into account?

☐ 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 3.

> Please note: only if you are repaying a student loan under the repayment rules SF15-old, you can choose not to include your partner's income. Read the explanation.

- 2.6 Details of partner:
Citizen service number

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Surname (birth name)

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Given name

Other initials

First official given name and other initials

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Date of birth

Day	Month	Year

3

Income

Do you have a (civil) partner? Then also complete the right column for your partner. This is not necessary if you checked 'no' at 2.5. Read the explanation section to see which documents you need to enclose.

	You	Your partner
3.1 Do/did you live alone with a child under the age of 18 for at least 6 sequentially months in 2024, 2025 and/or 2026?	<input type="checkbox"/> No <input type="checkbox"/> Yes, in 2024 <input type="checkbox"/> Yes, in 2025 <input type="checkbox"/> Yes, in 2026	<input type="checkbox"/> No <input type="checkbox"/> Yes, in 2024 <input type="checkbox"/> Yes, in 2025 <input type="checkbox"/> Yes, in 2026
3.2 Did you have an income in The Netherlands in 2024?	<input type="checkbox"/> Yes, I had income in 2024 from (social welfare) benefits, from wages or from (self-employed) entrepreneurship Complete: annual income in The Netherlands € <input type="checkbox"/> No > Go to question 3.4	<input type="checkbox"/> Yes, my partner had income in 2024 from (social welfare) benefit, from wages or from (self-employed) entrepreneurship Complete: annual income in The Netherlands € <input type="checkbox"/> No > Go to question 3.4
3.3 Have you declared this income?	<input type="checkbox"/> Yes, in The Netherlands <input type="checkbox"/> Yes, abroad <input type="checkbox"/> No	<input type="checkbox"/> Yes, in The Netherlands <input type="checkbox"/> Yes, abroad <input type="checkbox"/> No
3.4 Did you (partly) have an income outside The Netherlands in 2024?	<input type="checkbox"/> Yes > Go to question 3.5 <input type="checkbox"/> No, and not in The Netherlands either > Enclose a statement of income from the relevant tax authorities. Read the explanation section and go to question 6. <input type="checkbox"/> No > Go to question 4	<input type="checkbox"/> Yes > Go to question 3.5 <input type="checkbox"/> No, and not in The Netherlands either > Enclose a statement of income from the relevant tax authorities. Read the explanation section and go to question 6. <input type="checkbox"/> No > Go to question 4

3.5	In which country/countries did you have this income?	<hr/>	<hr/>
		Fill in: foreign gross annual income in the currency of the country in question.	Fill in: foreign gross annual income in the currency of the country in question.
		<hr/>	<hr/>
3.6	In what currency was this income?	<hr/>	<hr/>
3.7	Did you have your own business or were you an independent entrepreneur?	<input type="checkbox"/> Yes > Go to question 3.9 <input type="checkbox"/> No	<input type="checkbox"/> Yes > Go to question 3.9 <input type="checkbox"/> No
3.8.	What was your gross annual income in 2024?	<hr/> > Send in a supporting document	<hr/> > Send in a supporting document
3.9	What was your profit tax base in 2024?	<hr/> > Send in a supporting document	<hr/> > Send in a supporting document
3.10	Did you have deductible costs for alimentation or living expenses for an ex-partner in the year of income?	<input type="checkbox"/> Yes > Fill in the total amount € <input type="checkbox"/> No	<input type="checkbox"/> Yes > Fill in the total amount € <input type="checkbox"/> No
3.11	Did you reserve money in the income year for your future income, such as a pension or a disability insurance?	<input type="checkbox"/> Yes > Fill in the total amount € <input type="checkbox"/> No	<input type="checkbox"/> Yes > Fill in the total amount € <input type="checkbox"/> No

4

Fall in income

4.1	Is your (joint) income in 2025 and/or 2026 at least 15 percent lower than in 2024? Or are you single and did your income fall below the minimum income after 2024?	<input type="checkbox"/> Yes <input type="checkbox"/> No > In calculating your monthly instalments, we look at your income from 2024. Go to question 6.
4.2	In which year is the fall in income expected to be largest?	<input type="checkbox"/> 2025 <input type="checkbox"/> 2026

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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. Read the explanation section to see which documents you need to enclose.

	You	Your partner
5.1	What is your income in The Netherlands in the year you have filled in at question 4.2?	What is your income in The Netherlands in the year you have filled in at question 4.2?
	Annual income in the Netherlands €	Annual income in the Netherlands €
	Deduct: Balance of deductions €	Deduct: Balance of deductions €
	Estimated income in The Netherlands €	Estimated income in The Netherlands €
5.2	Did you (partly) have income outside The Netherlands in the year that you filled in at question 4.2?	Did you (partly) have income outside The Netherlands in the year that you filled in at question 4.2?
	<input type="checkbox"/> Yes <input type="checkbox"/> No, and not in The Netherlands either > Enclose a document of proof. Read the explanation section to find out which document you must enclose. Go to question 6.	<input type="checkbox"/> Yes <input type="checkbox"/> No, and not in The Netherlands either > Enclose a document of proof. Read the explanation section to find out which document you must enclose. Go to question 6.
	<input type="checkbox"/> No	<input type="checkbox"/> No

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

You

Your partner

> 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. Read the explanation section

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Gross annual income
outside The Netherlands

Gross annual income
outside The Netherlands

6

Signing

6.1 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/forms.

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 2026

More information
duo.nl

Repayment regulations

Not every person repaying a student debt makes these repayments according to the same rules. In order to complete this form properly you must know whether you are subject to the repayment regulations SF15-old or not. In Mijn DUO you can see which repayment regulations apply to you. If you are unable to log in to Mijn DUO, you can go to duo.nl/repaymentsrules to find a program that will help you to determine which repayment regulations apply to you.

Starting date

Are you subject to the repayment regulations SF15-old? Then a reduction of the monthly instalment, for the debt under these repayment regulations, will become effective in the month following your application. This application is valid up to and including December 2026. 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 1.5 Name of authorised representative

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

Regarding 2 Your partner

Check duo.nl/partners to learn when a person is regarded as your partner by DUO. If you are subject to the repayment regulations SF15, SF35 or SF15-IIIk, your partner's income is always taken into consideration in the calculation of your monthly instalment.

If you have a partner and you are subject to the repayment regulations SF15-old, you can choose not to include your partner's income. In that case you only need to fill in 2.5 of question 2.

Do you have to repay a lifelong learning credit and a student loan under the repayment regulations SF15-old? And do you choose not to include your partner's income? Then your partner's income will still be taken into consideration for the lifelong learning credit. Please fill in your partner's (income) data on this form.

Regarding 3.2 and 5.1 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 3.1 Single parent

When you live alone with a child under the age of 18, there is an extra exemption of your income for the calculation of the monthly amount. This means that a larger part of your income does not count in the calculation of your monthly amount. Conditions for this extra exemption are:

- you take care of a child under 18 who lives on the same address, for at least 6 months a year, and
- there is no other adult registered at this address.

When you live in the Netherlands, we check with the municipality whether you meet these conditions. Do you live abroad? Please send in proof which shows that you are the only adult with a child under 18 living on that address.

When you are a co-parent and can show that you take care of a child for at least 50%, then you are entitled to the exemption as well. In that case, send in the (part of the) co-parental plan which shows that your child lives with each parent for at least three days a week, or send in proof form the Tax Authorities which shows that you are a single parent.

Regarding 3.5 Income outside the Netherlands

State your (aggregate) income for 2024 in the currency of the country where you received your income. This income must also be evident from the documents that you enclose. In 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 4 Fall in income

Did your (joint) income fall after 2024? 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 3.4, 5.2 and 5.3 Income and documents of proof

If you only have income in The Netherlands, you do not have to submit a document of proof. If you have income outside The Netherlands, then submit a statement of income or a tax assessment from the tax authorities of the country in question. You also need this document when you or your partner are without income. The statement must be submitted in Dutch or English. Is the statement in another language? Then please send a translation together with a copy of the original statement. For a list of the documents that count as supporting evidence, parents should go to duo.nl/buitenlandsinkomen. If the income year is not over yet, please send all payslips of the past months of that year.

DUO can take into account the cost you make for alimentation or other living expenses for your ex-partner. DUO can also take into account your future income, such as a pension or a disability insurance. Please send in supporting documents of your deductible costs; DUO may ask for them once more during a check afterwards. We advise you therefore to save them for 5 years.

Do you live outside the EU/EER and is it not possible to submit a statement of income from the tax authorities? Then you have to submit as proof, a copy of the annual statement or copies of all payslips. If you did not have an income, please submit a signed statement which indicates how you provided a livelihood.

Did you get deferment for tax return because you are an entrepreneur? Then an accountant's statement or auditor's report is necessary. This statement should show your income (and operating profits) of the full year.

Tip! Log in to the tax authorities' website to download a statement of income.