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Welcome, expat, to the Netherlands! We are proud to present you this twentieth edition of *The Holland Handbook*, which we hope will prove to be as good a friend to you during your stay in the Netherlands as it has been to numerous other expats over the past nineteen years.

This book has been compiled for a very mixed group of readers who have one thing in common and that is that they want to find their way in the Netherlands: the expat employee, the expat partner, foreign entrepreneurs, and the many foreign students who come to the Netherlands to train or study. Also for those involved in expatriate affairs who want to keep abreast of the latest developments in their various areas of interest, this book has proven to be a very welcome source of information. Last but not least, this book is a wonderful reminder, including beautiful photographs, of life in the Netherlands for those who are moving on to their next posting – or back home.

*The Holland Handbook* is the result of the enthusiastic efforts of more than 20 authors, organizations and proofreaders of various nationalities and with very different backgrounds. Most of them are specialists who work for international companies and organizations and who have an impressive amount of know-how when it comes to providing expatriates with information.

The diversity of the editorial team makes reading this book a journey in itself. You will find technical information on practical subjects interspersed with personal experiences, background information and columns – all written in each contributor's personal style. With so many topics to cover, *The Holland Handbook* may at times take an unexpected turn –

however, as this book is primarily meant as a reference book and not as a book to be read in one go, you can simply select the topic you want to read up on, even if you only have a few minutes to spare.

Though *The Holland Handbook* contains a wealth of information, we do not have the illusion that it is at all complete. It is meant as an introduction, or orientation if you will, into the various subjects that can be of interest to you. By referring you to the relevant literature, addresses and websites, we have provided you with as many sources of additional and/or more in-depth information as we can think of. Undoubtedly we have forgotten a few subjects, websites or books. If you feel that we have left out something that should not have been missed, we would greatly appreciate it if you let us know about this, for instance by sending an e-mail to [editor@xpat.nl](mailto:editor@xpat.nl).

We hope you have a pleasant, enriching and successful stay in the Netherlands.

Bert van Essen and Gerjan de Waard  
Publishers



[www.facebook.com/XPatMedia](https://www.facebook.com/XPatMedia)



# Urbanized Center

The Randstad, in the provinces of North-Holland, South-Holland and Utrecht, is strongly urbanized. There are no real metropolises with millions of people in Holland. The largest city, Amsterdam, does not have more than about 853,000 inhabitants. Still, Holland is a highly-urbanized country. Every few kilometers, there is an exit to one, two or three municipalities that have a couple of thousand to not many more than 100,000 inhabitants. These cities and towns all have their own character and are all equally picturesque. In the urban areas, you will find neither hovels nor palaces. What you will find are primarily middle class houses. Even Wassenaar, Aerdenhout or Rozendaal, the Dutch equivalents of Miami Beach and Beverly Hills, look comparatively modest. There is an undeniable air of wealth, but none of the glitter of excessive opulence.

The cities of the Randstad – Rotterdam, Delft, The Hague, Leiden Haarlem, Amsterdam, Hilversum, Utrecht, Gouda and Dordrecht – form an almost continuous circle or half-moon. The Dutch call this a ‘rand’, or ‘edge’, hence the name Randstad. In the middle of this lies a green area, with small and medium-sized villages. Together with the Southeastern area of Brabant (Eindhoven), this area is the country’s economic powerhouse, where the majority of companies are located, money is made and culture is generated.

You will also not find harbors filled with expensive yachts. Those who buy a pleasure yacht in the Netherlands will have a hard time finding a spot for it, as the harbors are all full. Not with luxurious three-masters and a regular crew, however, but rather with motor and sail boats of all shapes and sizes. And should there be one that sticks

out above the rest, chances are it is flying a foreign flag. You would almost think that socialism reigns here, even more so than in the countries of the former East Bloc. A conclusion several conservative as well as liberal bloggers would be happy to support. However, economic statistics show the opposite. When it comes to per capita income, the Netherlands is securely situated towards the top of the European Union. After all, the wage system is pretty balanced and there are no extreme differences.

When it comes to wealth, the situation is different. There are approximately 157,000 millionaires in the Netherlands and one in three households has at least € 100,000 in a bank account. The rest has to make due with less. Often much less. One point one million households have a negative wealth; as in, they are in debt – though, fortunately, this number is going down, now that the economic crisis is slowly receding. Should you run into a Dutchman who complains about the taxes and how the middle class is suffering, ask him to show you the numbers. Whereby it must be noted that the crisis did contribute to poverty. In 2016, there were 1.25 million ‘poor people’ – on a population of 17 million. Of these, 595,000 had been in this situation for more than three years. Before the crisis, there had been 850,000 poor people. In the spring of 2017, it was calculated that the number of children living in poverty had gone up to 400,000. Princess Laurentien, the socially-engaged wife of the King’s youngest brother Constantijn, decided to become involved with their plight and started – with the help of the government – the Missing Chapter Foundation that aims to involve these financially-deprived children in projects aimed at combating poverty among children. State Secretary Jette Klijnsma, of Social Affairs, has made € 100 million available for this project. In the Netherlands, someone who has less than € 973 to spend a month, is considered poor. Couples who have no children are considered poor if they have less than € 1,330. Does this sound like plenty to you? Most Dutch people have high fixed expenses, so that only a modest amount, in the range of € 30-60, remains a week, for food and clothes.







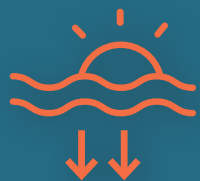


# Some Statistics and Facts on the Netherlands

The Netherlands' North Sea coastline

**642 KM**

The coastline is longer (642 km) than its border with either Belgium (407 km) or Germany (556 km)



About **60%** of the population lives below sea level

The total land surface area

**33,948 KM<sup>2</sup>**  
**21,218 MI<sup>2</sup>**

This excludes all inland and territorial waters wider than 6 meters/ 20 feet. If all the water surface area is included, the Netherlands has an area of 41,526 km<sup>2</sup>/25,954 mi<sup>2</sup>



Seat of government

Capital  
**Amsterdam**

The highest point above sea level

**321 METERS**  
**1,053 FEET**

The highest point in the Netherlands is the Vaalserberg in the province of Limburg

**VAALSERBERG**

**PRINCE ALEXANDER POLDER**

The lowest point below sea level

**6.76 METERS**  
**22.18 FEET**

The lowest point in the country is in the Prince Alexander Polder northeast of Rotterdam (Nieuwerkerk a/d IJssel)



Head of State



Type of State

Population  
**17.3**  
MILLION



'Western' non-native Dutch

**10.1%**

'Non-Western' non-native Dutch

**13.1%**



**7.8**  
MILLION  
Number of households



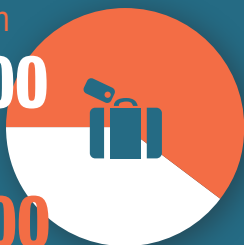
Population growth  
**2.3%**

## Immigration

**241.000**

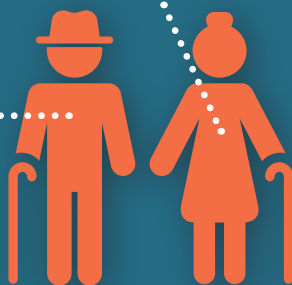
## Emigration

**153.000**



**83.5 YEARS**

Average life expectancy born now



**80.5 YEARS**

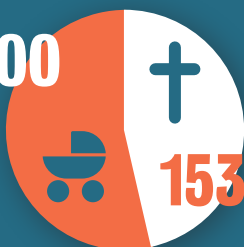


Healthy to very healthy  
**80%**

## Births

**168,000**

(All-time low)



## Deaths

**153,000**

## Number of marriages

19,206

registered

partnerships

**64,008**



## Number of divorces

**30,339**

**1,300**

Number of gay marriages

Feeling 'happy'



**90%**

Countries of origin of asylum-seekers: mostly Syria (40%) and Eritrea (10%)

Asylum-seekers

**26,975**

Incl. 6,465 secondary asylum seekers



## Unemployment

**329,000**

(3.4% of the labor force)

## Labor force

**8.9 MILLION**

No. of self-employed persons

**1.23 MILLION**



Unfit for work

**808,000**



Government debt  
**407 BILLION**

## Predicted economic growth 2020

**1.7%**

**10.5**

No. of jobs  
MILLION  
(up 200,000)

Inflation 2019  
**2%**



Economic growth 2019  
**2.6%**

Average price of a house  
**€ 302,000**



Most important trade partner

Budget surplus  
**1.5%**

## Gross National Product

**+2.8%**



Household consumption  
**+1%**

## RELIGION

5 out of 10 persons profess to being religious or affiliated with a philosophical group



Imports  
World  
Ranking

Exports  
World  
Ranking



## Average income

**€ 36,000 GROSS**



Consumer confidence  
(march, 2019)







# References

## CHAPTER 2

### Social Life

#### Support Organizations

##### ACCESS

ACCESS is a dynamic volunteer, not-for-profit organization serving the needs and interests of the international community by:

- providing information and guidance, free of charge,
- offering professional volunteering opportunities to accompanying partners, and through on-call Counsellors, childbirth preparation courses, and a training network of professionals.

The ACCESS website contains over 300 FAQs and answers. Questions can also be sent to [helpdesk@access-nl.org](mailto:helpdesk@access-nl.org) or asked in person at one of the expat centres ACCESS works from (in Amsterdam, Leiden, The Hague or Utrecht). Details of addresses and opening times on [www.access-nl.org](http://www.access-nl.org). It is also possible to call on 0900 2 222 377 (€ 0.20/min) [www.access-nl.org](http://www.access-nl.org)

##### OUTPOST THE HAGUE

Outpost The Hague is part of Global Outpost Services which supports Shell's global mobility policy with over 35 locations worldwide. They support employees and partners/families before and during an assignment in The Hague, Rijswijk and Rotterdam, and offer non-contractual support and practical information. Their job is to help Shell employees including their partners who are on an international assignment or returning to base to make informed decisions, connect with people on the ground and build networks. Carel van Bylandtlaan 16, 2596 HR, The Hague The Netherlands – Tel.: 070 377 6530 <https://thehague.globaloutpostservices.com/> E-mail: [outpost@shell.com](mailto:outpost@shell.com)

##### OUTPOST AMSTERDAM

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##### OUTPOST ASSEN

Schepersmaat 2, 9405 TA Assen  
Tel.: 0592 363 064  
E-mail: [outpostassen@shell.com](mailto:outpostassen@shell.com)  
<https://assen.globaloutpostservices.com>

##### STICHTING JAPANESE HELPDESK

[www.jadesas.or.jp](http://www.jadesas.or.jp)

##### EXPATRIATE ARCHIVE CENTRE

The Expatriate Archive Centre welcomes contributions from retired, repatriated or current expatriates and their children.  
Paramaribostraat 20, 2585 GN The Hague  
Tel.: 070 427 20 14  
[www.xpatarchive.com](http://www.xpatarchive.com)

#### Expat centres

##### IN AMSTERDAM

World Trade Center Amsterdam  
I-Tower, first floor (entrance via Zuidplein)  
Strawinskylaan 1767, 1077 XX Amsterdam  
Tel.: 020 254 7999  
[www.iamsterdam.com/en/in-amsterdam](http://www.iamsterdam.com/en/in-amsterdam)

##### EXPATS HAARLEM

Gedempte Raamgracht 32, 2011 WK Haarlem  
Tel.: 023 576 32 36  
[www.expats haarlem.nl](http://www.expats haarlem.nl)

##### THE HAGUE INTERNATIONAL CENTRE

The Hague City Hall, Atrium  
Spui 70, 2511 BT The Hague  
Tel.: 070 353 50 43  
Open Monday to Friday from 9 A.M. to 5 P.M.  
E-mail: [internationalcentre@denhaag.nl](mailto:internationalcentre@denhaag.nl)  
[www.thehagueinternationalcentre.nl](http://www.thehagueinternationalcentre.nl)

##### ROTTERDAM EXPAT CENTRE

Korte Hoogstraat 31, 3011 GK Rotterdam  
Tel.: 010 790 01 90  
<https://rotterdamexpatcentre.nl>

##### EXPAT CENTRE LEIDEN

Stationsweg 26, 2312 AV Leiden  
Tel.: 071 516 60 05  
[www.expatcentreleiden.nl](http://www.expatcentreleiden.nl)

##### HOLLAND EXPATCENTER SOUTH

Vestdijk 27a, Eindhoven  
Tel.: 040 238 67 77  
Mosae Forum 10, Maastricht  
Tel.: 043 350 50 10  
Stadhuisplein 128, Tilburg  
Tel.: 040 238 67 77  
[www.hollandexpatcenter.com](http://www.hollandexpatcenter.com)

##### INTERNATIONAL WELCOME CENTER NORTH

Gedempte Zuiderdiep 98, 9711 HL Groningen  
Tel.: 050 367 71 97  
[www.iwcn.nl](http://www.iwcn.nl)

##### EXPAT CENTER EAST NETHERLANDS

Industriplein 2, 7553 LL Hengelo  
Tel.: 074 250 33 25  
[www.expatcentereastnetherlands.nl](http://www.expatcentereastnetherlands.nl)

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Tel.: 024 357 25 77  
[www.expatdesk nijmegen.nl](http://www.expatdesk nijmegen.nl)

##### EXPAT CENTER UTRECHT

Utrecht City Hall  
Stadsplateau 1, 3521 AZ Utrecht  
Tel.: 030 286 00 00  
[www.utrecht.nl/expatcenter](http://www.utrecht.nl/expatcenter)

##### EXPAT CENTER FOOD VALLEY

Akkermaalsbos 14, 6708 WB Wageningen  
Tel.: 0317 482 609  
[www.expatcenterfoodvalley.com](http://www.expatcenterfoodvalley.com)

#### Expat Fairs

##### I AM NOT A TOURIST FAIR

Information fair for expats organized yearly in October at the Beurs van Berlage, Amsterdam and in June in Eindhoven  
[www.expatfair.nl](http://www.expatfair.nl)

##### FEEL AT HOME IN THE HAGUE

Event for the international community in the Hague region  
[www.feelathomeinthehague.com](http://www.feelathomeinthehague.com)

##### I AM EXPAT FAIR

Expat fair organized in April in Amsterdam and in November in The Hague  
[www.iamexpatfair.nl](http://www.iamexpatfair.nl)





of a public transportation 'subscription', or pass. You can find travel discount products on [www.ov-chipkaart.nl/travel-with-travel-products/subscriptions-and-travel-products.htm](http://www.ov-chipkaart.nl/travel-with-travel-products/subscriptions-and-travel-products.htm). For this, you have to have an account first.

When entering the tram, bus or metro, you hold the card against the card reader. When you leave, you again hold the card against the card reader and it will tell you how much the trip cost and how much credit remains on the card. When traveling by train, you hold the card against the card reader on the platform before entering the train and, upon arrival, before leaving the platform. This way you pay for your travel based on the number of kilometers you travel rather than based on the number of zones you travel through (though the zone system may remain in place in some areas). The 'anonymous' *ov-chipkaart* does not have

your photograph and is issued without the option of an automatic 'refill' or the use of subscription or (age-related) reductions. For one-time use, for tourists for instance, there are 'disposable' one-day cards – to be bought from an NS ticket automat or NS service window at the train station – that are only valid on the day of purchase (unless you are traveling to Germany or Belgium), and that can also be bought on buses and trams. Students are issued a public transportation pass (see next paragraph).

More information on the *ov-chipkaart* can be found on [www.ov-chipkaart.nl](http://www.ov-chipkaart.nl). This site also has English-language information and is where you can order your card (and upload your photograph), as well as arrange travel credit and fix things if you forgot to check out at the end of your trip. Travel credit can also be arranged at, for instance, supermarkets and magazine / bookstores where you will find the yellow automats for transferring money (credit) onto your *ov-chipkaart*, using your bank card. For some or other reason, you cannot buy a train 'ticket' online via this site, however; you can buy one via [www.ns.nl](http://www.ns.nl). You click on *English*, and the on *Single ticket*. Check out the *Amsterdam Travel Ticket* while you're at it, if you're planning on going to Amsterdam.

#### PASSES

If you will be using the buses and trams four days a week or more, it might be more economical for you to buy a monthly pass. To arrange this pass, visit a Connexxion booth at the bus stations outside the train stations.

Again, students are issued a public transportation pass, called the *Studenten ov-chipkaart*. As a student, you can choose whether you want to travel for free between Monday morning 4 A.M. and Saturday morning 4 A.M. (and at a reduced price during the weekends, on holidays and during summer break) or for free between noon Fridays and Monday 4 A.M., as well as holidays and summer break, and at a reduced price on weekdays.

#### INSPECTORS

Though you have been given the responsibility of swiping the *ov-chipkaart* yourself – and might find that you can generally elude inspection – sooner or later, a team of inspectors will suddenly appear in the bus or tram, and if you are caught traveling without a swiped *ov-chipkaart*, you will be fined.

#### GREENWHEELS SHARE CAR

On 1,700-plus locations – including 90 train stations – in the Netherlands, including Amsterdam, The Hague, Rotterdam and Utrecht, you can find Greenwheels Share (rental) cars. To make it easy, on the site, you can click on Find a Car Near You. Both individual and shared subscriptions are possible, provided all drivers are at least 18 years of age. Gas is included in the rent and you pay a security of € 225. There are three types of subscriptions; you can find them on the site, as well as information on what type of driver's license you need to drive a Greenwheels Share Car. NS travelers enjoy a discount.

If you 'subscribe' to a Greenwheels car, this car is parked on a fixed location and is available 24 / 7, though you must not forget to reserve it in advance – something you can do just a few minutes before picking it up, provided the car is available, of course – by visiting their site, using the app or calling their telephone number. When you arrange your subscription, you are issued a personal card (€ 25), with which you open the car, or you can use your *OV-chipkaart* (in which case you don't have to pay € 25). You can also open the car using the app. After entering your pin code on the on-board computer, you can drive away. You can also use a Greenwheels tank card to fill your fuel tank. Greenwheels pays the bill and charges you for the actual amount of kilometers you've driven. Once you return, you log out and the computer automatically registers the time and the kilometers. Every month, you receive an overview of your use. The amount due is deducted from your bank account a few days later. Visit [www.greenwheels.nl](http://www.greenwheels.nl) for more information, for instance to see on which non-Dutch driver's licenses you may drive one of their cars. The site is also in English.

Greenwheels cars can also be used by companies who want to make them available to employees. For instance, employees who come to work by public transportation or bicycle, but need a car every now and then to visit a client or attend a meeting at another office.

#### PUBLIC TRANSPORTATION BICYCLE

One final way to get to your destination once you have arrived somewhere by train is by Public Transportation Bicycle (*ov-fiets*). To rent one of these, you pay € 3.85 per 24 hours. If you keep the bicycle 72 hours, you pay 3 x € 3.35, after that you start paying € 5 per 24 hours. Handing in the bicycle at a different location comes at an extra charge. You need a so-called season ticket to rent an *OV-fiets*, which costs € 0.01, and which you can link to your public transportation pass (also the *Studenten ov-chipkaart* student pass qualifies). Payments are done after the fact, by means of an automatic payment (*automatische incasso*). Bicycles are available on more than 275 locations throughout the country (approximately 100 towns / cities), including various locations within the bigger



# Cheaper Travel by Public Transportation

Tourists can make use of a new public transportation pass, called the Holland Travel Ticket ([www.ns.nl/producten/en/onbeperkt-reizen/p/holland-travel-ticket](http://www.ns.nl/producten/en/onbeperkt-reizen/p/holland-travel-ticket)). For either € 61 or € 41, they can use this ticket on the train, bus tram and metro – without limitation (though not on the Thalys train, and – at an extra fee – on ICE and Intercity Direct trains), for an entire day. The cheaper version will allow travel only after morning rush hour is over and in the weekends. It can be bought at train stations, at the ticket automat, of the NS Tickets & Service window – or online, in which case you receive a voucher which you exchange for a ticket at an AKO bookshop at Amsterdam Central Station or Schiphol Airport.

Tourists visiting the province of South Holland (which includes The Hague and Rotterdam) can buy a Tourist Day Ticket for € 14.50. This can be used on buses, trams, the metro and the

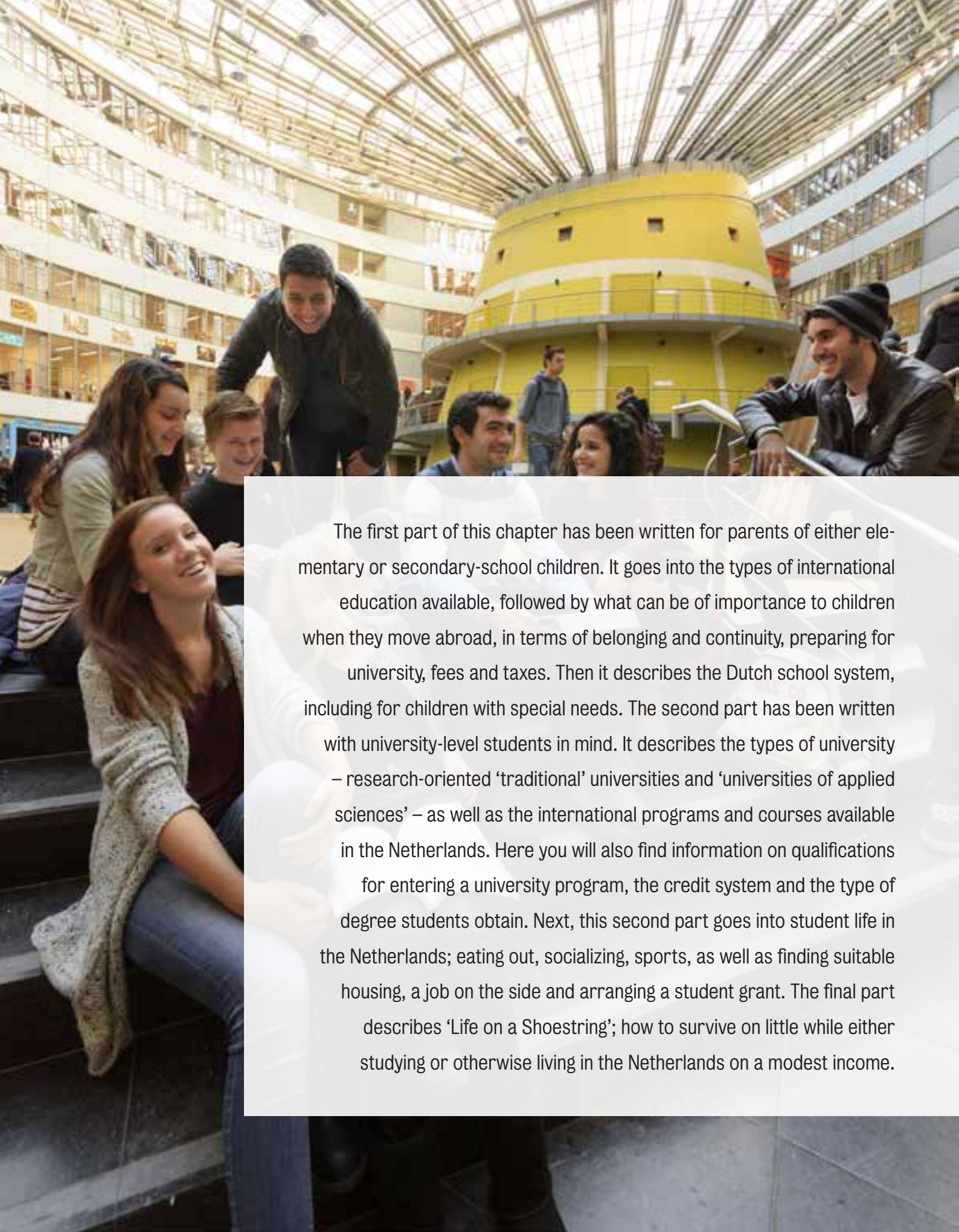
waterbus – not the train. When you buy this ticket, you are given a free map with information on places to visit in the region. You can find an overview of where to buy a Tourist Day Ticket, and for what type of public transportation you can use it per region, on [www.touristdayticket.nl](http://www.touristdayticket.nl).

Visitors of Amsterdam can buy the Amsterdam Travel Ticket ([www.ns.nl/producten/en/onbeperkt-reizen/p/amsterdam-travel-ticket](http://www.ns.nl/producten/en/onbeperkt-reizen/p/amsterdam-travel-ticket)), which includes travel by train between Schiphol Airport and any train station in the city, as well as on the Amsterdam Airport Express bus, and unlimited travel on buses, trams, metros and ferries operated by GVB. It costs € 17 for one day, € 22.50 for two days, and € 28 for three, and comes with a map with highlights of the city. Sales points are: Schiphol Airport, Amsterdam Central Station and various other locations in the city, as well as via [www.discoverholland.com/tickets](http://www.discoverholland.com/tickets).

If all you are planning on doing is traveling by train, and you are feeling adventurous, you can also opt for a so-called 'day ticket' (*dagkaart*), which can be bought at certain chain stores and supermarkets (such as *Albert Heijn*, *Blokker* or *Hema*) and is often offered in combination with a reduced price for, for instance, a zoo, a museum, a day of wellness, or a special lunch. These are temporary offers and an overview of what is available on a given day can be found on [www.treinreiziger.nl](http://www.treinreiziger.nl). Click on *Treinkaartjes*.







The first part of this chapter has been written for parents of either elementary or secondary-school children. It goes into the types of international education available, followed by what can be of importance to children when they move abroad, in terms of belonging and continuity, preparing for university, fees and taxes. Then it describes the Dutch school system, including for children with special needs. The second part has been written with university-level students in mind. It describes the types of university – research-oriented ‘traditional’ universities and ‘universities of applied sciences’ – as well as the international programs and courses available in the Netherlands. Here you will also find information on qualifications for entering a university program, the credit system and the type of degree students obtain. Next, this second part goes into student life in the Netherlands; eating out, socializing, sports, as well as finding suitable housing, a job on the side and arranging a student grant. The final part describes ‘Life on a Shoestring’; how to survive on little while either studying or otherwise living in the Netherlands on a modest income.

# Education

CONTRIBUTING AUTHORS ANNEBET VAN MAMEREN, STEPHANIE DIJKSTRA, WILLEMJIN VAN OPPEN AND NUFFIC

## SENDING YOUR CHILDREN TO SCHOOL

### WHAT SCHOOL SHOULD I CHOOSE?

When moving from one country to another, there are several issues that come to mind when trying to decide on what type of school to send your children to. Not only do you want to make the transition a smooth one, you also want to ensure that should they decide to go to university, they have the right diplomas. And, last but not least, you want to keep your children's emotional well-being in mind.

There are several factors you can take into account when choosing your children's new school, such as language, your child(ren)'s age, culture, curriculum and, of course, what's available. If your children are young and you intend to stay in the Netherlands for a longer period of time, you might consider a Dutch national school. If your children are older, or will stay here temporarily, an international school might be a better option. A word on all these matters in the following paragraphs.

## INTERNATIONAL EDUCATION OPTIONS

In the Netherlands, you will find private international schools as well as subsidized international education at the so-called 'Dutch International Schools' (DIS) which are spread throughout the country and feature an international curriculum taught in English according to the international standard, at a relatively low, but mandatory, fee. An overview of these schools can be found on [www.dutchinternationalschools.nl](http://www.dutchinternationalschools.nl). The Dutch International Schools are part of the Dutch school system and thus bound by ministry rules, while other international (or foreign national) schools are privately operated.

The subsidy provided by the Dutch Ministry of Education makes it possible for these schools to offer a good quality international education at a reasonable fee. The fees range from € 3,500 to € 7,130 for primary schools and from € 5,500 to € 8,900 for secondary schools and are non-negotiable (although extra fees may

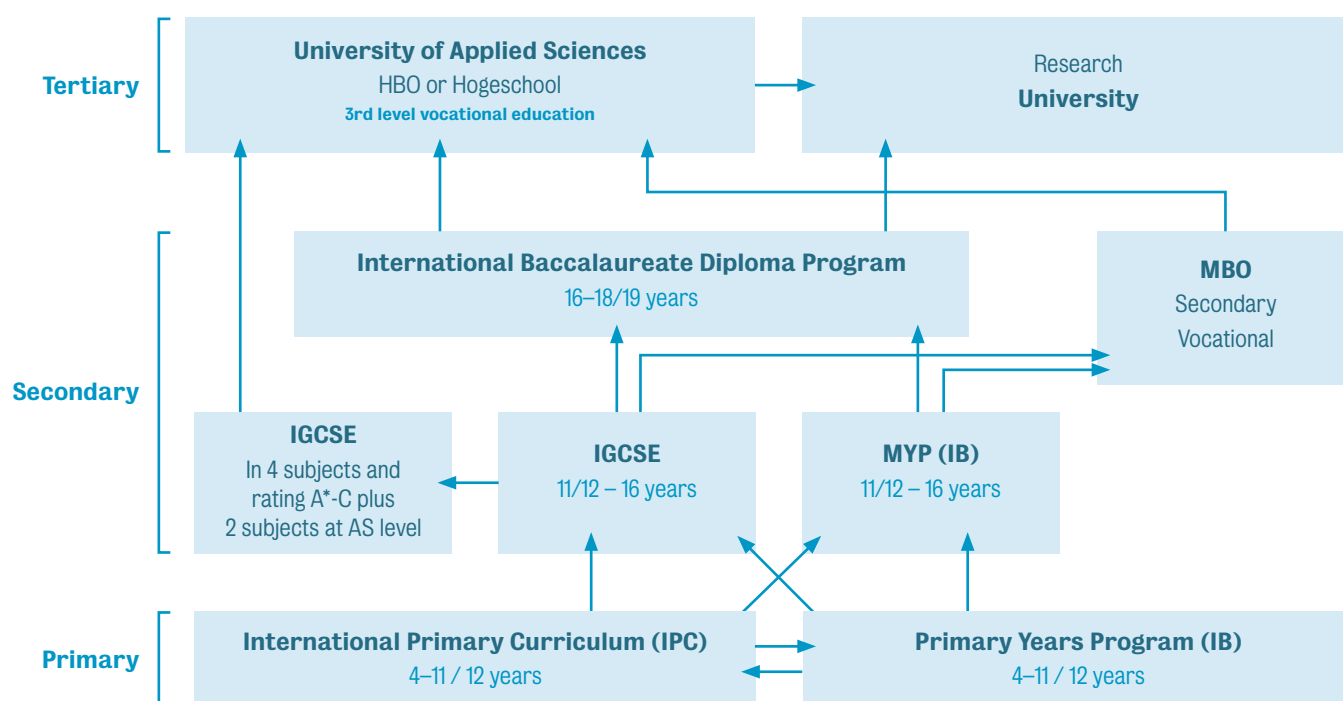


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