



Checklist

Webinar: 'Repayment from the Caribbean'

> Before you begin repayment

> What to do if you have problems paying

> Contact

Before you begin repayment

from the Caribbean



Be sure your DigiD is functioning

You can take care of DUO matters quickly and easily in Mijn DUO, and check your messages. To log in to Mijn DUO you need a DigiD. Don't you have a functioning DigiD? In the video below we explain how you can apply for a new DigiD from the Caribbean, if needed. For more information about DigiD, check the link below.

[Video 'Arrange your affairs online in Mijn DUO'](#)

[Applying for a new DigiD from the Caribbean](#)



Choose how you want to receive messages

DUO sends you a message about any changes related to your student loan. In Mijn DUO you can indicate whether you want to receive these messages digitally or by regular mail.

[Mijn DUO](#)



Notify us quickly about any changes

Will you be moving or did you get a new email address? Don't forget to enter these changes immediately in Mijn DUO. That way you won't miss any important messages. If you're unable to log in, send us an email with your new email or home address.

[Email to cariben@duo.nl](mailto:cariben@duo.nl)



Switching repayment rules

Not everyone is subject to the same repayment rules. Sometimes you may switch repayment rules. You will then receive a letter from us, a few months before you are due to start making repayments. If you have received this letter and you do want to switch, you can arrange this in Mijn DUO. Do this before the start of your repayment period. After that, switching is no longer possible.

[Repayment rules](#)



Apply to reduce your monthly amount

When we calculate your monthly repayment amount, we take your income into account. That means your monthly amount can be reduced, even as low as €0. You have to apply to change your monthly amount yourself. Use the form below to apply for this and send us an income tax declaration along with it.

[Reducing your monthly amount](#)

[Form 'Income statement to reduce monthly repayment'](#)

[Form 'Statement income tax'](#)



Choose local repayment

It is usually cheaper to opt for local repayment than repayment via a Dutch bank. You then transfer your instalment amount in your own currency each month to a local bank. Use the form below to apply for this.

[Form 'Local repayments'](#)

[Local repayment in the Dutch Caribbean](#)

[↑ MENU](#)

What to do if you have problems paying

The most important advice for a payment problem is: don't ignore it! If the options above do not give you a solution, there are other, additional possibilities available.



Payment free period

Have you already applied to lower your monthly amount but you are temporarily unable to make payment? You can apply for a payment free period. You can get a maximum of 60 payment free months. You can take these all at once or divided them into separate smaller periods. The fastest way to apply to pause your payments is via Mijn DUO. If you're unable to log in, fill in the form below (questions 1, 6, and 11) and email us.

[Payment free period](#)

[Email to cariben@duo.nl](mailto:cariben@duo.nl)

[Form 'Changes loan repayment'](#)



Contact us

Do you have any questions about your study loan now or in the future? Or do you have problems with repaying it? Always contact DUO. We are happy to think along with you about a solution.

[↑ MENU](#)

Contact

with DUO



Website

duo.nl/cariben



Telefoonnummer

+31 505997755



Mail

if you have questions or want to send in documents

cariben@duo.nl



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