



HOW MUCH WILL IT COST FOR MY CHILD TO STUDY ABROAD?

A FINANCIAL OVERVIEW FOR PARENTS:
ALL THE COSTS OF STUDYING IN
THE NETHERLANDS AT A GLANCE

- › Lots and lots of numbers
- › Useful tips & tricks for saving

UNIVERSITY OF TWENTE.

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ALL THOSE MONEY QUESTIONS!

STUDYING IS EXPENSIVE

If your child is thinking of studying abroad in the near future, a lot of money-related questions will be popping up. How much does it cost to study in the Netherlands? What expenses will my child have there as a student? Is it possible, or a good idea, for him or her to get a part-time job while studying? Can my child get a scholarship in the Netherlands?

These are important questions. In order to help you find solid answers, we have, in this whitepaper, clearly mapped out all the financial ins and outs of studying in the Netherlands as a foreign student. We provide an overview of all the costs you can count on. We will guide you through the maze of tuition loans and funds. We invite a few students to tell you themselves about their experiences with money. And we share some handy saving tips. The goal of all of this is simple: so that you and your child can enter this exciting new phase of life full of (financial) confidence.



MORE INTERNATIONAL STUDENTS HEADING FOR THE NETHERLANDS

A growing number of students from all over the world are coming to study in the Netherlands. For example, in 2018-2019, **11.5%** of students who registered here were from no fewer than 170 different countries ([Nuffic](#), in Dutch).

One reason for this is that the quality of Dutch education is rated very highly. Another is that the Netherlands ranks **number 1** on the [English Proficiency Index](#): adults in our country have better command of English as a foreign language than adults in any other country in the world. Nice to know, if your son or daughter is heading for a study in our country and does not speak Dutch!



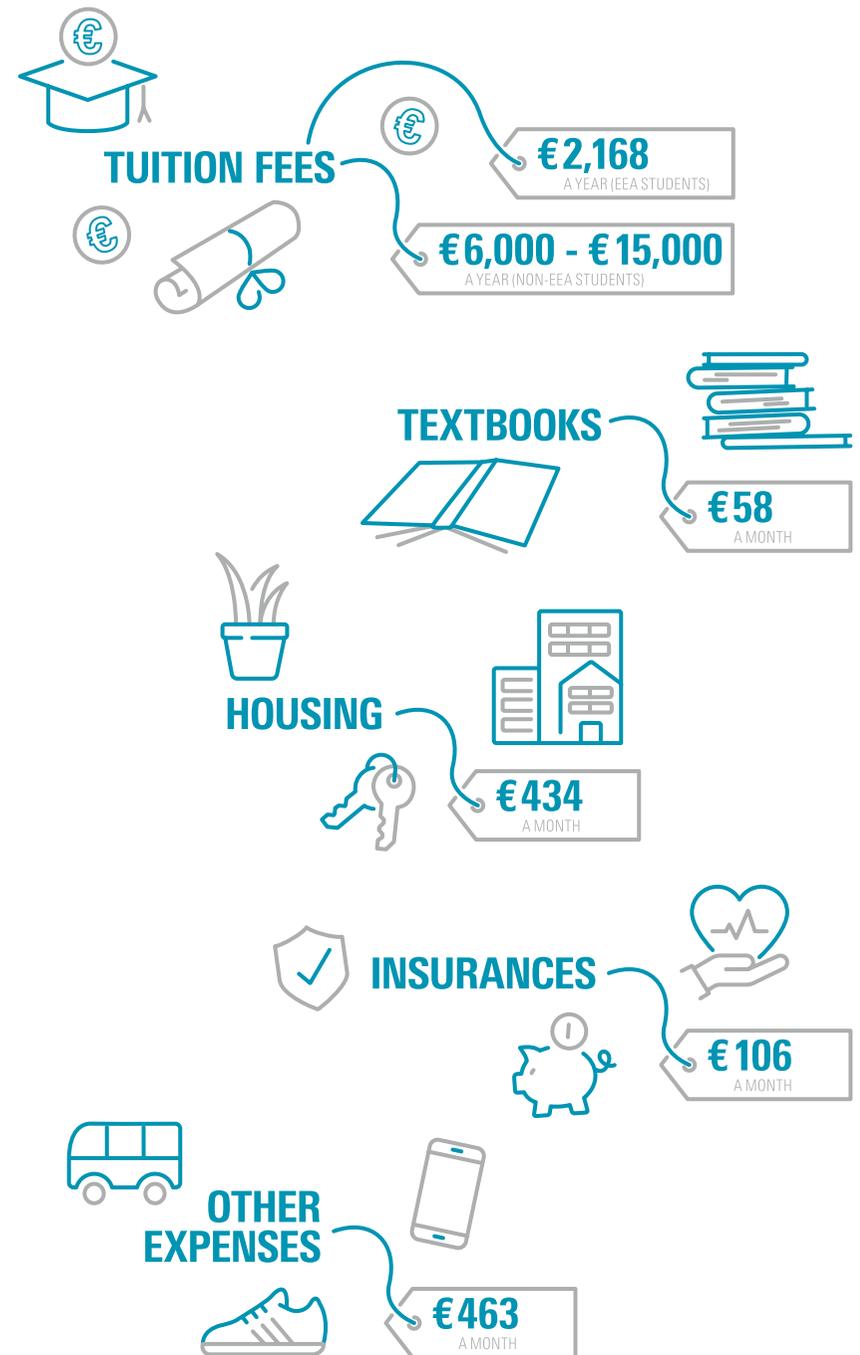
THE FIVE MAIN EXPENSES OF A STUDENT IN THE NETHERLANDS

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What expenses can your child expect when they come to study in the Netherlands? And how much money will be involved? In this section, we have listed the five most important cost items of this new phase, including cost estimates.

1. **Tuition fees** (*EEA students: €2,168 a year, non-EEA students: €6,000 to €15,000 a year depending on the programme*)
2. **Textbooks** (*€58 a month, average*)
3. **Housing** (*€434 a month, average*)
4. **Insurances** (*€106 a month, average*)
5. **Other expenses** (*€463 a month, average*)

Travel expenses to and from the Netherlands – once a year or more often, depending on your wishes and budget – represent a sixth item for international students, of course.





01

TUITION FEES

TUITION FEES

Is your son or daughter aiming to do a higher professional education programme ('HBO' in Dutch) or a university degree in the Netherlands? Then there will be fees to pay every year. The amount is the same for every educational institution in our country – excluding private courses and honours programmes.

For the academic year 2021-2022, students from the EU/EEA, Switzerland and Surinam pay €2,168 in tuition fees*. Note that first-year students pay half; your child will only pay the full price from the second year onwards. Students from outside the EU pay higher fees. For them, the amount is between €6,000 and €15,000 a year. Check [Study in Holland's overview](#) of the costs per programme.

Once your child is registered at a Dutch educational institution, they may study there as much as they want. Taking extra courses from another programme, or even doing a second Bachelor's or Master's degree at the same time, does not cost anything extra.

**The [tuition fee for University College Twente \(UCT\)](#), the international honours college of the University of Twente – which offers a Bachelor's in Technology, Liberal Arts and Sciences (ATLAS, for short) – is € 4,336 for 2021-2022.*



NON-EEA STUDENT? PAY UP FRONT

Dutch law requires non-EEA students to pay tuition fees beforehand and at once, because of the visa application procedure. During this visa procedure you will be requested to transfer the tuition fee and as well offering proof of your financial ability to cover living costs.

FOR EEA-STUDENTS? PAY IN INSTALMENTS

The tuition fee is quite a large amount to pay in one go. Fortunately for EEA-students, it can also be paid in instalments. This does involve additional administration costs, but it is a way of spreading out the cost.



02

TEXTBOOKS

TEXTBOOKS

Although students nowadays increasingly rely on online resources, students in the Netherlands do still use textbooks. **On average, textbooks for Dutch university degrees cost €58 a month** (Source: the Dutch National Institute for Family Finance Information, [Nibud](#)). Naturally, this figure can vary per person and per programme. For example, some courses, such as architecture, cost more, due to additional material costs. Or medical students, for example, have to invest in more reference textbooks. These are more expensive, and as a result, medical students can spend up to €1,000 on books, especially during their first year.

Is your prospective student going to buy new books? Or will they settle for second-hand ones and re-sell them at the end of the semester? Of course, this option saves you quite a lot of money (see our tips on used books). Instead of buying the books, some students also use synopses. These only cost a couple of euros, and they usually contain all the relevant study material.



TIP!

SAVING ON TEXTBOOKS

Go over the **reading list** for your child's degree programme together and consider where to buy each book. Students in the Netherlands buy and sell their books on [Bookmatch](#), [Study-Books](#) or [Stuystore](#). **Bear in mind that the contents in older editions can be different from that in newer editions.**

Encourage your child to ask senior students which books from the list they did and did not need. Sometimes the reading list actually includes expensive titles that they barely, or never, end up using.

Studying online is quickly becoming part of the new normal. For example, previous exams, synopses and lecture notes are available on [StuDocu](#) or [Stuvia](#). Selling synopses on these pages could also be a good opportunity for your child to earn some extra money.





03

HOUSING

HOUSING – ALSO KNOWN AS: PAYING RENT

Needless to say, international students need to find somewhere to live while they are studying. In the Netherlands, more and more young people are staying at home during their studies (because of the cost, or because of lack of student housing). Obviously, this is not an option for your child if he or she comes to study in the Netherlands. So what are some things your child needs to take into account when it comes to housing costs?

On average, student housing in the Netherlands costs €434 a month. Housing market prices have risen over the last few years. This is very noticeable in student housing prices: in 2018 the average was €385 a month.

Of course, whether a student chooses to live on her own or to share a (men- or women-only) house with other students makes a difference. It doesn't just affect the price, but also the range of options available. Does your child enjoy eating with others and sharing a living room? Or does he or she prefer to be alone? Discuss this together, because where your child lives can have a major influence on their experience and study performance.

ENSCHEDE OFFERS AFFORDABLE STUDENT HOUSING

Does your son or daughter want to study at the University of Twente and rent a room? When it comes to room rental rates, Enschede compares favourably with most other student cities in the Netherlands. Here, the average rent is €302 ([Kamernet](#)).

🔗 Take a look at [Roomspot](#) or [SJHT](#) to see what's out there.



'I find Enschede a lovely city. What I like most are the houses and how people decorate their windows and gardens. I think the right term for this is the Dutch word "gezellig." Also, people here are friendly and relaxed.'

IOANA,

FROM ROMANIA,

BSC STUDENT PSYCHOLOGY AT UT



'Did you know that Enschede has the lowest rental prices of any student city in the Netherlands? I live right in the centre, near the Old Market square, and I pay €317 for a large room. And that is actually on the expensive side for Enschede!'

**RENATE FROM THE NETHERLANDS,
BSC STUDENT TECHNICAL MEDICINE
AT UNIVERSITY OF TWENTE**



TIPS!

- When looking at the price for a room or flat you're interested in, be sure to ask whether it includes gas, water and electricity (GWL in Dutch) or not. If it is a basic rent price, then remember that the price of GWL (and of course, WiFi) will not be included.
- Do you think your child is paying too much for their housing situation? Then encourage them to check with the [Dutch Student Union](#).
- This Roomspot video explains how to arrange furnished housing in Enschede.



04

INSURANCES

INSURANCES

Up until now, your son or daughter probably hasn't had their own insurance. But that will change if they come to study in the Netherlands. Here, everyone over the age of 18 is legally required to have their own medical insurance. Is your son or daughter from the EU or Switzerland, and are they not planning on working here? Then they will need a European Health Insurance Card (EHIC). Students from outside the EU, or students with a part-time job here, must take out a public or private health insurance in the Netherlands.

Many insurers offer discount student rates. Make sure you carefully check which coverage and rates are the best fit. Young people spend an average of around €106 a month on health insurance, but thankfully healthcare allowance helps cover some of the costs.

[🔗 WANT TO FIND OUT MORE ABOUT THE CONDITIONS FOR A DUTCH HEALTHCARE ALLOWANCE?](#)

[I am Expat](#) explains how the healthcare allowance in the Netherlands works



LIABILITY INSURANCE

Also, a liability insurance is highly recommended for everyone living in the Netherlands. This type of insurance covers you, for example, if you accidentally spill coffee over another student's laptop. A liability insurance for students normally does not cost more than a few euros per month.



05

OTHER EXPENSES

OTHER EXPENSES

On top of the fixed costs we have looked at, students have other expenses. These include things like shopping and cooking for oneself, and going out. And don't forget the costs of a smartphone, a sports club, or a student association. Saving can also be a fixed budget item: even if it doesn't seem possible on a student budget, it is a smart idea for students to start saving. Even if it's just for a new laptop, a trip home for Christmas or the summer, or to have some extra money for sightseeing and discovering the Netherlands' many natural and cultural beauties.

AVERAGE EXPENSES FOR A STUDENT PER MONTH (NIBUD):



TIPS!



- Why not list in one place all the costs and expenses your child will have? Use this [Budget Sheet](#) from Save the Student.
- Many educational institutions have financial arrangements for purchasing a laptop. For example, UT offers an [interest-free loan](#) for a laptop.
- Don't forget to arrange your visa and include a one-off cost of € 192 in your budget.

'Besides the standard costs of rent, tuition and groceries, I probably spent the most on my exchange trip to Sweden. I studied there for six months during the last year of my Bachelor's degree. I borrowed some extra money to pay for it, but it was totally worth it!'

JESSE FROM THE NETHERLANDS,
MSC BUSINESS ADMINISTRATION GRADUATE,
Radboud University Nijmegen



HOW WILL MY CHILD PAY FOR EVERYTHING?

Now that it is clear what the costs will be, the next question comes up: how is your child going to pay for everything? Will they receive a scholarship or allowance from the Dutch government? Is it a good idea to get a side job? Will you help out financially as a parent?

In most cases, the answers to these questions do not exclude each other, as students tend to rely on multiple sources of income. All in all – including a student loan – Dutch students living away from home had an average total expenditure of **€1,060 a month** in 2018-2019 ([Student Housing Monitor 2019](#), in Dutch).



TO TALK ABOUT

Questions about finances to discuss with your child:

- How much money do you think you need, and what for?
- What do you think it is important to spend money on?
- What do you think about studying and having a part-time job?
- Do you want to take out a loan? How do you feel about that?
- How do you plan to keep track of what comes in and what goes out, to avoid surprises?
- Would it be helpful to make a financial plan for the coming academic year?

'STUFI' OR STUDENT FINANCE: WHAT DOES IT ENTAIL?

Dutch students receive 'student finance', a subsidy from the Dutch government. Also known as 'stufi', it consists of four components: Student Loan; Tuition Fee; Supplementary Grant; and Travel by Public Transport. Under certain conditions, stufi is also available to international students. Is your child eligible? Check the criteria of the Netherlands' [Executive Education Department](#) ('DUO' in Dutch).

LOANS FROM THE DUTCH GOVERNMENT

Many young people can't make ends meet with just a part-time job. If this applies to your son or daughter, and he or she has an EU or Swiss nationality, they can ask for a low-interest loan from DUO. Currently, the interest rate is zero per cent, which means that borrowing is cheaper than being overdrawn.

TUITION FEE LOAN

As the name indicates, the [tuition fee loan](#) is specifically for tuition fees. A student can borrow up to one twelfth of the fee each month. For 2020-2021, that would be **€180 a month**. On average, 30% of first- and second-year students in Dutch higher education make use of this tuition fee loan (Student Survey, 2017).

WHAT ABOUT REPAYING THE LOAN?

The [facts](#) at a glance:

- Repayment does not start until **two years after** your child has completed their degree.
- From then on, a student has **35 years to pay off the loan**. And if you haven't finished paying it back after 35 years, it is cancelled!
- Repayment is only necessary if the graduate **earns at least minimum wage**.
- The monthly repayment amount is set **according to financial capacity** and never exceeds 4% of income.
- Everyone who has taken a loan out has a **5 year 'grace period'**: a period during which they can choose not to make payments.
- Of course, borrowers can always **make payments more often** or for higher amounts.
- Does your son or daughter have a **handicap or chronic illness**? In that case, €1,200 will be waived after he or she has completed a degree.

'Why I chose Twente? Emm.....

The scholarship. No, just kidding.

Indeed, the relative more reasonable expenses make life easier here.

But it's certainly more than that.'

ZIJING WU FROM CHINA

MSC BUSINESS STUDENT, GEO-INFORMATION SCIENCE
AND EARTH OBSERVATION AT UNIVERSITY OF TWENTE



TIP!



Check in your own country as well to see what the financial aid possibilities are for studying abroad. As well as government programmes, there are also private organisations that sponsor international studies.

SCHOLARSHIPS

Dutch educational institutions are very open to international students. Studying abroad is a great way for your son or daughter to come into contact with other cultures, grow in independence, and get introduced to different ways of studying, or different views of the field. In order to stimulate this international exchange of knowledge, various scholarships are available in the Netherlands for covering part of the costs. Each scholarship is for different target groups and has specific criteria.

HERE ARE SOME OF THE OPTIONS:

- Erasmus+
A scholarship for studying in the EU with a partner university
- Holland Scholarship
A one-year scholarship for students from outside the EU/EEA; every participating university has its own criteria
- UAF Foundation for Refugee Students
This is not exactly a scholarship, but it offers students with refugee status a contribution towards their study costs.

DO YOU THINK YOUR CHILD IS ELIGIBLE FOR A SCHOLARSHIP?

Use our [ScholarshipFinder](#) or the [Wilweg 'Beursopener'](#) (in Dutch).

SIDE JOB OR NOT?

In the Netherlands, three-quarters of Dutch Bachelor-level students have a side job. Many of these students say having a job on the side has little or no impact on their studies, as long as it is a small job, less than ten hours a week (Policy Measures Monitor 2018-2019). Of course, earning a little extra money as a student is nice. However, for international students it can be complicated. For instance, there is the language barrier that means you will not qualify for many of the available student jobs. Also, some scholarships come with restrictions on work.

As a parent, it is a good idea for you to discuss with your child whether it is wise to study and work at the same time. Studying full-time – usually around 40 hours per week – while living in a foreign country can be very demanding, and we advise foreign students to first get used to the new

programme and culture before thinking of other activities, such as a side job. Encourage your son or daughter to take the time to get acclimatised. Also, focus on setting a budget that does not depend on additional income from a side job.

FOR THE LUCKY FEW: A SIDE JOB AT THE UNIVERSITY

If your son or daughter does take the step towards getting a side job while studying in the Netherlands, it does not necessarily have to be delivering newspapers, serving coffee or stocking shelves at a supermarket. Many universities offer some educational jobs. For example, at UT each year we have a few spots for student assistants. This way, students earn some money, meet new people and gain relevant experience at the same time. Again, we would only recommend considering this to our foreign students after a good period of acclimatisation.



PRACTICALITIES OF SIDE JOBS

If your son or daughter wants to get a side job while studying in the Netherlands, there are practicalities you should point out:

- Without a valid visa, a so-called citizen service number (BSN, or Burgerservicenummer in Dutch) and health insurance, you cannot work in the Netherlands
- Students from outside the EU cannot work in the Netherlands unless they have a work permit (find out more on [StudyinHolland.nl](https://www.studyinholland.nl)'s web page on work permits)
- Anyone working in the Netherlands is required to pay income taxes

FOUR DIFFERENT FINANCIAL SITUATIONS AND POSSIBILITIES

In some situations, the standard financial picture does not quite match reality. For example, some students choose to do two Bachelor programmes at the same time. In scenarios like these, there are usually good financial solutions available. We have listed the most important ones below.

- 01 Two degree programmes** at the same time
- 02** Going into **education** yourself
- 03 Special circumstances** - running a student association, or studying while also performing as a top-level athlete
- 04 Stopping** or **switching**



TIP!

Does your child's situation as an aspiring student not seem to fit the standard financial picture, and would you like an advisor to go through the options with you? Our [student counsellors](#) are there to help you with financial questions or issues.





01 TWO PROGRAMMES AT THE SAME TIME

Has your son or daughter chosen the extra challenge of combining two programmes? Students in the Netherlands do not pay any extra tuition fees when they start a second Bachelor's or Master's programme before finishing their first one. However, if your child does not start another programme until graduating from the first one, he or she will pay considerably more. In that case, instead of the statutory tuition fees, the so-called institutional tuition fee will apply, and this can vary between ten and twenty thousand euros a year. On the other hand, students doing a second programme have more time to pay back their student loan. For all the conditions, visit [DUO](#).

For students who want to combine Master's programmes after completing their Bachelor's degree, UT offers special [Double Master's Degree Programmes](#).

02 GOING INTO EDUCATION

Does your child want to become a teacher in secondary or higher education? Students who wish to do this can complete a teaching programme after their Bachelor's or Master's degree – the so-called Educational Master. The Dutch government offers an incentive to EEA-students interested in becoming teachers by halving their tuition fees for the first year of a Master's programme, or by offering an extra year of student finance. International students who speak Dutch are also eligible for this. You can find out more about the criteria for this financial aid on [DUO](#).

Find out more in general about [Educational Master's degrees](#) in the Netherlands.

03 SPECIAL CIRCUMSTANCES – RUNNING A STUDENT ASSOCIATION OR PERFORMING AS A TOP-LEVEL ATHLETE

Some students, in addition to their studies, practice sports at a very high level. Others spend a year managing a study or student association. And some students have to deal with events that delay their studies, such as family circumstances, an illness, or pregnancy. Do any of these situations apply to your child? Make sure you check carefully what the options are.

Every educational institution in the Netherlands has its own financial arrangements for situations like these. For example, the UT has the FOBOS fund (Financial Support Special Circumstances of Students), which includes grants for active involvement in student organisations and a top-level sports grant.

”

MY TOP TIP: INVEST IN SOFT SKILLS THAT YOU WON'T BE TAUGHT AT UNIVERSITY.

Frederique



'My top tip: invest in soft skills that you won't be taught at university. Because the Dutch government has abolished the basic student grant for Dutch students, many students feel pressured to finish everything as quickly as possible. This means they are less quick to develop (soft) skills, such as learning to manage large groups of people by running a student association for a year. And that type of soft skill is actually crucial on the job market.'

FREDERIQUE FROM THE NETHERLANDS,
MSC BUSINESS ADMINISTRATION GRADUATE,
RADBOD UNIVERSITY NIJMEGEN



04 STOPPING OR SWITCHING

What if the programme your child chose doesn't work out, or suit them? As a parent, of course, you hope this will not happen. If it does, don't worry, your child is not the only one, and the majority of students who stop or switch end up in a good place. Encourage your child to make a decision about stopping or switching known as soon as possible to the educational institution at which they are studying. Most institutions will refund part of the tuition fees. Of course, any loan taken from DUO will have to be repaid.

WANT TO KNOW MORE ABOUT DE-ENROLMENT?

Would you like to know what arrangements your son or daughter has to make in order to change studies, or to stop studying? The UT has explained [all the steps for 'de-enrolment'](#).

FINANCIALLY INDEPENDENT

FIVE FINANCIAL SKILLS

Your son or daughter probably still lives at home at this point. Aside from managing money from a part-time job, and maybe receiving a clothing allowance or pocket money, they probably do not yet have much financial responsibility. This will change once they start studying –all the more so if they decide to live abroad. **To what extent does your child already handle money responsibly?** You can get a clear idea of this by looking at these **five skills**.

1. BUDGETING

Is your child financially savvy? Are they aware of their own financial situation in terms of what comes in and what goes out? You can encourage them to develop this skill, for example, by making a budget, or regularly checking their bank account. Many banks also offer an app that shows your child how much they have spent in various categories.

2. SPENDING RESPONSIBLY

How does your child spend their money? Does he or she think carefully before spending money on something? Students who can make ends meet are often the ones who make wise financial choices.

3. LOOKING AHEAD

Is your prospective student only concerned with money for this week, or does he look ahead and plan for the longer term? Does she start early with saving for a holiday, or take into account large expenses that are a few months away? These are signs that your child is a good financial planner.

4. CAREFULLY CHOOSING FINANCIAL PRODUCTS

Students who choose and arrange their (health) insurance or loan themselves are more aware of their finances. As a parent, do you organise this for your son or daughter, or do you encourage them to do it themselves?

5. ACCESSING THE RIGHT INFORMATION

Has your daughter properly informed herself about the possibilities and conditions of, for example, her study grant? Does your son know how and when he is to repay a student loan? Young people who have this knowledge, or know how to access it, are better equipped to cope with financial independence.



TIPS!

HOW CAN YOU HELP YOUR CHILD PREPARE FOR FINANCIAL INDEPENDENCE?

- **Help them keep track of what they spend**, for example, with one of these [seven budget apps](#) that help users manage money.
- **Aim for balance**. Encourage your child to enjoy their time studying abroad, while teaching them to handle money wisely at the same time.

SAVING TIPS

Young people at university often refer to themselves as ‘poor students’. As long as it is temporary, there is nothing wrong with living on a low budget for a time. It teaches young folk how to handle money well, to be satisfied with less – and, well, it’s just part of being a student. If, however, your child really does start going broke, we offer a number of tips that you can pass on to them.

IS YOUR CHILD IN SERIOUS FINANCIAL TROUBLE?

If your son or daughter is in serious financial trouble, such as high debts, these tips won’t be enough, and it might be a good idea to talk to a financial expert. Many universities and higher education institutions can offer this expertise. At the UT, your son or daughter can get help with finances at [Student Affairs Coaching & Counselling \(SACC\)](#).



10 SAVING TIPS FROM DUTCH STUDENTS

- 01** Need to furnish your accommodation? Shop at local **thrift shops** for furniture. It will cost less and it contributes to a circular economy, too.
- 02** Make a **shopping list** before you go to the supermarket. This way, you will buy less on impulse (also a good idea if you want to eat healthily).
- 03** Take an [International Students Identity Card \(ISIC\)](#) with you wherever you go. This card identifies you as a student worldwide, while offering you student discounts on all sorts of things, from museums, Spotify, and language courses to airline tickets.
- 04** Are groceries too expensive? Go to the **market** or use the (Dutch) [Too good to go app](#), which lets you know where you can collect cheap leftovers from supermarkets, bakers, and more.
- 05** **Cook and eat together.** It’s fun and it saves you all money.
- 06** When it comes to clothes, **vintage and second-hand** are all the rage – and they cost a lot less than new fashion items.
- 07** **Withdraw cash** before going out and only use that cash. This way, you won’t inadvertently empty your bank account.
- 08** **Get on the bike!** The distances in Dutch student cities are often not great, and many students use a bicycle to get around quickly and easily.
- 09** Think of **activities that cost less money** but that are also fun. Meet up at home or in a park, exercise outside, or do something creative!
- 10** Look out for the pennies and **pack a lunch or take a coffee with you**, instead of buying something on campus every day.



INVEST IN YOUR CHILD'S FUTURE

Your child's time as a student is a period during which he or she develops both academically and personally. At the UT, we place high value on both personal and academic growth: we are a people-first university of technology. On our beautiful, park-like campus, we offer more than 50 programmes in an informal, international, highly personalised setting. We look at talents and preferences and want to bring out the very best in every student.

Yes, your son or daughter's studies cost money. But together, you are making a huge investment in his or future!

IS YOUR CHILD ALREADY SURE THAT THEY WANT TO STUDY WITH US IN ENSCHEDE?

- Why not read through our [International Student Handbook](#) together? There you will find out about all the ins and outs of our campus, the UT's facilities, and studying in the Netherlands.
- Download and discover these [30 essential apps](#) for living like the Dutch!



MARGARITA ABOUT

LIVING IN THE NETHERLANDS

'I couldn't imagine that I would enjoy cycling that much, especially considering Dutch weather conditions. But once you download the apps "Buienradar" and "Buienalarm", and equip yourself with waterproof clothing, and a trusty bike, the weather stops being intimidating. Plus, it can't rain all the time. That said, if someone still feels uncomfortable riding a bike, there is the option of public transportation. Before I came to Holland, I had never seen a bus arrive on time, or a bus driver being so cheerful. But there are dangers about living here, too: stroopwafels and stroopkoeken! (Dutch cookies) Don't say I didn't warn you!'

MARGARITA FROM GREECE,

MSC BUSINESS INFORMATION TECHNOLOGY,

UNIVERSITY OF TWENTE

NO **1**
LEADING THE WAY IN ENTREPRENEURSHIP

→ AND SOCIAL IMPACT

11,133
STUDENTS

→ OF WHICH **29%** ARE INTERNATIONAL

130
STUDY AND STUDENT ASSOCIATIONS

CAMPUS ADDRESS

University of Twente
Drienerlolaan 5
7522 NB Enschede
The Netherlands

POSTAL ADDRESS

University of Twente
P.O. Box 217
7500 AE Enschede
The Netherlands

T +31 (0)53 489 54 89

utwente.nl

Follow us on social media:
@utwente

