

### 6.3 What portion of the study financing is a grant and or a loan ?

Study financing can be awarded as a:

- 100 % loan
  - Older than 26 years, (Only for high priority studies)
  - Parental income > Naf. 200.000 (Only upon request)
  - To pursue a master study (already in possession of a bachelor degree)
- 80% loan and 20 % grant
  - Parental income Naf. 200.000 - Naf. 80.000,-
- 60 % loan and 40 % grant
  - Parental income < Naf. 80.000

*A one time interest payment of 5% may be levied over the total amount of the loan in cases of completion of the study or 10% in cases of termination of the study financing.*

## 7 The decision making process

### 7.1 Study Financing Committee (SFC)

All study financing applications that meet the criteria stipulated in article 10 of the Study Financing Ordinance and supporting documents are sent to the Study Financing Committee (SFC) for advice.

The six (6) members of the SFC are appointed by the minister. The Division Study Financing advises and provides administrative support for the SFC.

The core task of the SFC is to advise the minister regarding granting or denying requests of study financing requests.

### 7.2 The Minister

The Minister of Education, Culture, Youth and Sport Affairs takes the final decision to grant or deny the study financing.

### 7.3 The Decisions

The decisions are based on the policy as described in the Study Financing Ordinance and announced before June 15<sup>th</sup> annually.

### 7.4 Appeals or Objections

If your request for study financing has been denied, you have the right to appeal this decision by:

- Writing a letter within 6 weeks of the date that the decision was sent or received, addressed to the Minister or Court in First Instance objecting or appealing the decision. Please list the grounds for your appeal clearly.
- If the objection is to the minister, the Study financing Appeal Committee, which is an independent body consisting of 3 members appointed by the minister will conduct an inquiry and make recommendations. The minister will make the final decision.
- Applicants must bring along all relevant supporting documents to the hearing. No changes of study is permitted during the hearing.

## 8 Important notes

### 8.1 Pursuing your studies in the Netherlands

- Applicants must also apply for study financing from the Dutch government (DUO) effective September 1, 2015 this will be a full loan in the form of a study advance
- Prospective HBO and WO students must register for their study via the website [www.studielink.nl](http://www.studielink.nl) before **May 1, 2016**. You must choose the option "I do not live in the Netherlands". See website for more details.
- Prospective HBO and WO students must register for a room via their school when possible
- Students are advised to seek admissions to schools in the major study cities like Amsterdam, Rotterdam, Den Haag, Nijmegen Arnhem etc.
- Prospective MBO students must be admitted to the study before departure.
- HBO and WO schools will be conducting study checks to determine your admissibility to the chosen study
- Selection criteria and auditions may apply for studies like teaching, economics, business, arts, dancing, sports etc. for these studies students must apply before **January 15, 2016**
- Six ministerial places (3 HBO, 3 WO) are available to St.Maarten students for lottery studies. Apply via the Division Examens.
- Applicants must attend mandatory preparatory workshops.
- Important websites: [www.startstuderen.nl](http://www.startstuderen.nl), [www.studiekeuze123.nl](http://www.studiekeuze123.nl), [www.goedvoorbereidnaardepabo.nl](http://www.goedvoorbereidnaardepabo.nl), [www.studychoice123.sx](http://www.studychoice123.sx)

### 8.2 Changes to your application

All changes to the study financing application must be done in writing before March 1, 2016.

### 8.3 Most recent grades/report card

Applicants who are still attending school must update file as soon as the second term results become available.

### 8.4 Missing required documents

Your application will not be processed without all required documents. Missing documents must be submitted before January 15, 2016.

### 8.5 Exclude parent (s) from request

One or both parents may be excluded from the study financing request due to serious conflict, irreconcilable differences, no contact for more than 5 years or no structural financial support.

The applicant must submit a declaration from the Court of Guardianship, school, guidance counselor, social worker or psychologist supporting their case. They must have prior knowledge of the case.

**Study Financing is a privilege, not a right**

Ministry of  
Education, Culture, Youth and Sports Affairs

Division Study Financing

The Government of St.Maarten  
**Study Financing Program**  
based on the policy as described in  
the draft Study Financing Ordinance



Everything you need to know

**Address:** N. de Brot street #3, Vlaun's Building Philipsburg

**Website:** [www.studyfinancing.sx](http://www.studyfinancing.sx)

**Email :** [info@studyfinancing.sx](mailto:info@studyfinancing.sx)

**Telephone:** 542-5497, 542-2363 or 542-3718

## 1 Application Period

- October 15, 2015 to January 15, 2016

## 2 Application Form

All applicants are required to fill in an application form online on our website [www.studyfinancing.sx](http://www.studyfinancing.sx).

## 3 Required Documents

- Proof of Dutch Nationality from the Census Office or a copy of the Passport
- A detailed registration form from the Census office.
- A valid health certificate
- A tax assessment statement from the Inspectorate of Taxes supporting parental income for 2014
- Most recent grades/report card, transcript or high school
- Proof of application or admittance to educational institution
- A copy of a career interest test
- 2 recent passport pictures

## 4 Who can qualify for study financing?

Persons:

1. In possession of the Dutch nationality
2. Of Dutch nationality who have been residents of St.Maarten for at least 5 years prior to requesting study financing

### Exemption

- Persons of Dutch nationality who have been residents of St.Maarten for at least 2 years prior to requesting study financing, if :
  - The applicant was born in the former Netherlands Antilles or
  - At least one parent was born in the former Netherlands Antilles.
- Persons of Dutch nationality attending secondary school outside of St.Maarten, if :
  - At least 1 parent or guardian has been a resident of St.Maarten for at least five years preceding the request for study financing

3. In possession of a high school diploma

4. Between 18 - 26 years

### Exemption

- Persons younger than 18 years, who have completed high school and persons older than 26 years , to pursue a high priority study .
5. With an annual parental income not greater than Nafls. 200.000,— *(Income will divided equally over siblings in cases of multiple sibling applicants or recipients)*
6. Who received study financing for a SBO or MBO study to pursue a continuing HBO/bachelor program  
*For master studies and in some other cases additional conditions may apply.*

## 5 Conditions and criteria

**Study financing can only be awarded once the following requirements are met:**

- The study *must* be a priority area of study ( *2016 Priority List*).
- The conditions listed under point 4
- Available budget taking into account new applications and existing study financing recipients
- No claim to financial aid from an alternate source
- Academic performance must be convincing to ensure successful completion of the study *(the best students will be given first preference)*
  - 6 or higher for the Dutch language to pursue a study in Holland or Curacao or Aruba
  - 6 or higher for subjects relevant for the chosen study major
  - GED: 480 or higher (old) 635 or higher (new)
    - No study financing will be awarded to GED student for Holland
  - GPA: 2.5 or higher
  - CXC: min. 6 passes at GEN LEVEL I,II or III
- Educational Institution is the most appropriate/effectual
- Admissibility to the educational institution
- Medical: CXC: min. 8 passes at GEN LEVEL I,II or III , GPA: 3.0, HAVO/VWO average 7. *Mandatory subjects math, physics and chemistry*

This is a brief summary of the most important conditions and criteria. For a full overview of the conditions and criteria please visit our website: [www.studyfinancing.sx](http://www.studyfinancing.sx) or contact Division Study Financing.

## 6 The Study Financing Program

### 6.1 What costs are covered by study financing?

*(Completely or in part)*

- Tuition fees, books and living expenses
- Health and medical insurance
- Travel expenses:
  - One way ticket to place of study at the beginning of the study
  - One way ticket to St.Maarten upon completion of the study
  - A vacation ticket (max. Nafls. 1000,— ) after 2nd year and the student must be in good academic standing.
  - A roundtrip ticket to take up an internship on preferably St.Maarten. *(conditions apply)*
  - A roundtrip ticket in cases of death to immediate family members.
- Cost related to summer classes (max. 2 times total cost Nafls. 13.500,—)
- Cost for a mandatory study exchange program.
- A 100% loan of maximum US\$ 800,00 to purchase a personal computer/ essential study materials.
- Allocation cost Nafls 700,00
- Re-allocation costs max. Nafls 2000,00.

### 6.2 What amounts are awarded per country?

- University of St.Martin/Aruba/Jamaica : Nafls 13.500,—
- Curacao : Nafls 15.500,—
- Holland/Belgium: Year 1: Euro 3.200,— After: Euro 600,—
- USA/Canada/England : U.S.\$ 15.000,—
- Trinidad/Barbados : U.S.\$ 7.500,—
- St.Thomas/Puerto Rico : U.S.\$ 14.000,—
- The amounts listed are the maximum amounts, however the actual amount may vary per school.
- Please note that study financing may not necessarily cover all cost related to your studies.