



- Housing ✓
- Healthcare ✓
- Childcare ✓
- Children ✓
- Taxes ✓
- Students ✓
- Low income ✓
- Disability ✓
- ... etc.

2026 Dutch Benefits Explained

Latest policy 2026 edition

Which benefits? How to apply? How to avoid repayments?

“ Benefits do not end after approval; update on time when life changes. ”



- Update:
- Income
 - Work
 - Housing
 - Household



RENTAL CONTRACT

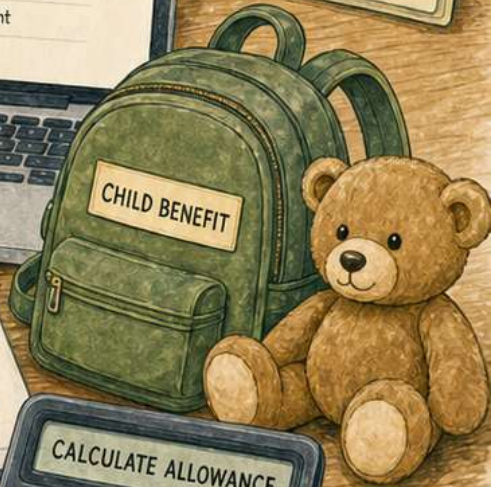
Landlord: _____

Tenant: _____

Address: _____

Rent price: _____

Calmer



- Application Steps
- Check eligibility
 - Prepare docs
 - Log in with DigiD
 - Apply online
 - Check letters
 - Review yearly

Quick TIP

Understand first, then apply; update regularly, avoid repayments!



Benefits in Chinese, but not one single system

Different agencies, different rules, different ways to apply





TIP

- ✓ Do not treat all benefits as one application!
- ✓ First identify which system you belong to.
- ✓ Rules may change yearly; check official sites before applying.



Latest info Check!

Four Main Toeslagen: Which One Fits You?

Understand the four common Dutch benefits before you apply

Benefit (Toeslag)	Main purpose	Who it helps	Key points
<p>01 Zorgtoeslag Healthcare allowance</p> 	Helps pay Dutch basic health insurance premiums	 <p>Low-to-middle income people with Dutch basic health insurance</p>	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Income-based amount <input checked="" type="checkbox"/> Insurance must be registered in the Netherlands <input checked="" type="checkbox"/> Paid monthly to your bank account 
<p>02 Huurtoeslag Rent allowance</p> 	Helps pay rent for private housing	 <p>Individuals or households whose rent and income meet the rules</p>	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Rental contract and rent proof needed <input checked="" type="checkbox"/> Assessed by rent plus income <input checked="" type="checkbox"/> Paid monthly
<p>03 Kinderopvangtoeslag Childcare allowance</p> 	Helps pay registered childcare or day-care costs	 <p>Parents who work, study, or are looking for work and need childcare</p>	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Only for registered childcare providers <input checked="" type="checkbox"/> You pay first, then receive a percentage back <input checked="" type="checkbox"/> Income affects the rate
<p>04 Kindgebonden budget Child budget</p> 	Monthly family support based on children's age	 <p>Families with children, whether or not both parents work</p>	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Amount varies by child age <input checked="" type="checkbox"/> Can be received with other benefits <input checked="" type="checkbox"/> Paid monthly



TIP

Most applications and changes go through **Mijn toeslagen**.
DigiD login required.



Zorgtoeslag: Most Common After Age 18



Meet the conditions and save a lot each year!

01 Age 18+

From age 18, you can apply for Zorgtoeslag yourself.



★ Includes students and workers.

02 Dutch basic health insurance

You must have Dutch basic health insurance (basisverzekering).



★ If you have Dutch basic health insurance, you may meet this condition.

03 Income and assets below official limits

Eligibility depends on income and assets (vermogen) assessed by the tax office.



Income (inkomen) Below limit



Assets (vermogen) Below limit

★ Limits change each year; use 2026 data published by Belastingdienst.

04 2026 maximum: about €129/month single, about €246/month with toeslagpartner

Single



about €129 / month

With toeslagpartner



about €246 / month

★ Actual amount depends on income, age, toeslagpartner and other factors.



TIP

If income rises, you move in with a partner, or assets change, update in time.



Huurtoeslag: Key Points for Renters



High rent pressure? First check whether you meet the conditions!

01 Usually required: zelfstandige woonruimte

You rent an independent living space, not just one room or part of a home.

- Separate contract
- Private entrance
- Can be used independently

02 Your own door, kitchen and toilet

The home must have basic living facilities so you can cook and use the bathroom independently.

Own door

Kitchen

Toilet / shower

★ Shared kitchen or toilet usually does not meet the condition.

03 Registered address must match

Your BSN address must match the rental address and be officially registered in the Netherlands (inschrijven).

Address match checklist

- Rental address
- BSN address
- Municipal registration
- Toeslagen address

Jan van Galenstraat
1052 CP Amsterdam

★ If the address does not match or is not registered, you may be unable to apply or may need to repay.

04 2026 rules changed

- Service costs no longer count in the benefit calculation. Rent is assessed more strictly.
- Youth-age rules and other conditions changed. Income and asset limits, age rules and shared-housing situations may be adjusted.
- Use the latest official information. Rules change yearly; check Mijn toeslagen before applying.

TIP

Shared housing does not always qualify. If a shared flat has no private kitchen, toilet, or door, it usually is not zelfstandige woonruimte.

- Before applying**
- Rental contract
 - Own door, kitchen, toilet
 - Address registered
 - Income & assets within limits



Child-related benefits: three names often confused

Different purposes, different agencies,
different rules.



01 Kinderopvangtoeslag Childcare allowance

- Helps pay childcare, day care or after-school care costs.
- Childcare provider must be registered in LRK.



For parents who work, study or look for work and need someone to care for their child.



TIP

Report actual childcare hours every year and update changes in time to avoid repayment.

02 Kindgebonden budget Child budget

- Family support for daily child-raising costs.
- Depends on income, assets, number of children and age.



Factors

- Income
- Assets
- Number of children
- Child age (0-17)



TIP

Update when income, assets or child age changes.

03 Kinderbijslag SVB child benefit

- Child benefit paid by the government, not based on income or assets.
- Paid quarterly; amount varies by age group.



Age 2026

- 0-5 about €297 per quarter
- 6-11 about €361 per quarter
- 12-17 about €425 per quarter
- * Amount may change yearly.



Who can receive?

Child's guardian living in the Netherlands, usually from birth until age 17.



In short

Kinderopvangtoeslag:

for buying childcare; provider must be in LRK.



Kindgebonden budget:

support for raising children; depends on income, assets and family situation.



Kinderbijslag (SVB):

fixed quarterly child benefit for every child.



TIP

- ✓ These three benefits can be received together if conditions are met.
- ✓ Update changes in time to avoid repayment or suspension.
- ✓ If unsure, check official sites or call the agency.



Childcare allowance is not fully based on your bill

Hourly caps, conditions, hours and eligibility all matter.

01 Only up to the official maximum hourly rate

If your actual hourly rate is above the cap, you pay the extra part yourself.

Official maximum hourly rates (maximum uurtarief)	
Day care (Dagopvang):	€ 10.71 / h
After-school care (BSO):	€ 9.73 / h
Gastouder:	€ 7.71 / h

↑
Extra part paid by you

Childcare bill INVOICE	
Hourly rate	€ 13.50
Monthly hours	100
Amount due	€ 1,350
Allowance cap (estimated)	- € 1,071
You pay	€ 279

02 Day care, BSO and gastouder have different caps

The type of childcare you choose changes the hourly maximum that can be reimbursed.

Day care (Dagopvang)	After-school care (BSO)	Gastouder (childminder)
Max € 10.71 / h	Max € 9.73 / h	Max € 7.71 / h

★ Caps are adjusted yearly; use official government figures.

03 Check contracted hours, hourly rate and LRK number

Providers without an LRK number do not qualify for childcare allowance.

Childcare service contract	
<input checked="" type="checkbox"/>	Contract hours: 32 h/week
<input checked="" type="checkbox"/>	Hourly rate: € 11.80 / h
<input checked="" type="checkbox"/>	LRK no.: 123456789

LRK registration number	
	Landelijk Register Kinderopvang
No.:	123456789

- Contract hours must match actual use
- Hourly rate affects your allowance
- LRK number must be valid

04 Work / study status affects eligibility

Usually at least one parent must work, study, look for work or meet another qualifying status.

<input checked="" type="checkbox"/> Work	✓
<input checked="" type="checkbox"/> Study	✓
<input checked="" type="checkbox"/> Job search	✓
<input checked="" type="checkbox"/> Entrepreneur	✓

- Update every status change in time
- For example: job change, leave, fewer hours
- Non-qualifying periods may need repayment



Check childcare invoices every month.

- Are the hours correct?
- Is the hourly rate correct?
- Is the LRK number valid?



Found an error? Contact the childcare provider and Toeslagen quickly.

Do not wait until year-end. You may already need to repay!

Studiefinanciering is not a Toeslag



Student finance is managed by DUO, not in the Toeslagen system.

01 MBO / HBO / WO students

- For recognized full-time Dutch programs
- Register through DUO
- Confirm your enrolment every year
- Distance or part-time study may not qualify



02 May include

- basisbeurs (basic grant)
- aanvullende beurs (supplementary grant)
- studentenreisproduct (public transport pass)
- loan



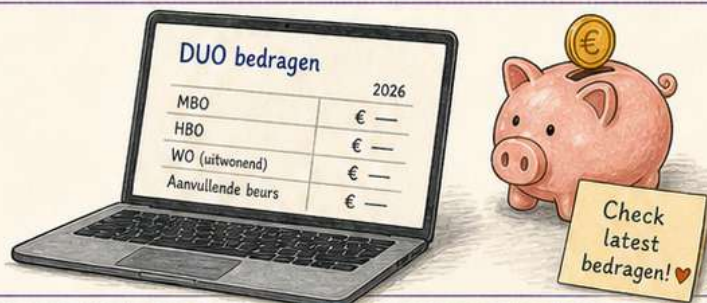
03 Eligibility for non-Dutch students

- Depends on these factors
- Residence status in the Netherlands
 - Required working hours in the Netherlands
 - Whether you live with a Dutch/EU family member
 - Whether you are EU / EEA / Swiss
 - Re-check conditions every year

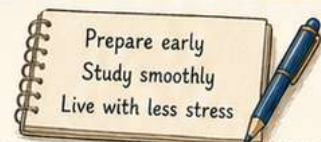


04 Check official amounts on DUO's bedragen page

- Study level and living situation matter
- Whether you have a partner or children
- Amounts change every year; check the latest
- DUO figures are the official source



- Student finance is applied for and managed in DUO, not Toeslagen.
- Apply early before the school year to avoid delayed first payment.
- Update address, income, household and study changes in time.



Your gemeente may also offer support

Municipal benefits and waivers can ease daily living costs.

01 Bijzondere bijstand Special assistance

If your income is low and you face necessary extra costs, you may apply for one-off support.

- Medical costs
- Broken essential appliance
- Moving costs
- School or activity costs
- Other necessary expenses



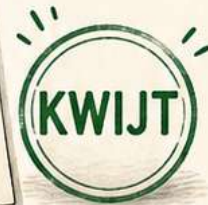
★ Apply to the municipality where you live.

02 Kwijtschelding gemeentelijke belastingen Municipal tax waiver

You may get part or all of some municipal taxes waived.

Waiver = big yearly saving!

GEMEENTELIJKE BELASTINGEN	
Afvalstoffenheffing	€ X
Rioolheffing	€ X
OZB (woning)	€ X



★ Apply if income/assets are below the limits; renew each year.

03 Stadspas / Meedoen City pass / participation scheme

Low-income households or individuals may get a pass for discounts or free access to transport, culture, sport and school activities.

- Public transport discounts
- Museums / performances
- Sports facilities
- School activities



★ Names and benefits differ by municipality.

04 Jeugdfonds Sport & Cultuur Youth sport and culture fund

If a child wants to join sport or culture activities but the family cannot afford the costs, support may be available.



★ Apply through a school, organization or community contact.



Every municipality is different, and this is not in Mijn toeslagen.



Search your municipality website for: regelingen / ondersteuning / kwijtschelding / meedoen

Examples: different cities, different policies!

Amsterdam

- Stadspas
- municipal tax waiver
- special assistance

Rotterdam

- Meedoen
- municipal tax waiver
- special assistance

Utrecht

- U-pas
- municipal tax waiver
- special assistance

Remember: update income and household changes in time!

Do not apply right away, calculate first

Calculate → prepare → apply → update in time

Spend 10 minutes estimating first. You may save tens or hundreds of euros each month!

01 Step 1: Proefberekening

Estimate first to see roughly how much you may receive. No application is submitted, and your eligibility is not affected.

- Understand the approximate amount
- Decide whether it is worth applying
- Spot problems early



Calculator: toeslagen.nl/proefberekening



02 Step 2: Mijn toeslagen / DigiD

- Log in to Mijn toeslagen with DigiD
- Check or start the four main toeslagen
- Compare with your estimate before submitting



03 Step 3: Save documents in one place

You may need these when applying or updating:

- Rental contract (huurcontract)
- Payslips / annual income statement
- Childcare contract (opvangcontract)
- LRK number (provider must be valid)
- Health insurance policy (zorgverzekering)



Photo or scan, save in the cloud, use anytime!



04 Step 4: Update when things change

- Income changes
- Rent changes
- Work / study / co-resident changes
- Childcare hours or provider changes
- Address or household changes



Don't forget: update in Mijn toeslagen after changes!



TIP

Calculate first, prepare documents, and update changes in time. This can help avoid repayment and may help you receive more support.

Ready? Then submit!



Prepare these before applying

Complete documents make applications smoother and updates easier.

- DigiD / BSN**
Login and identity details
- Annual income estimate**
Estimated pre-tax income
- Asset information**
Savings, investments, property
- Rent contract and basic rent / service costs**
Contract, rent and service-cost proof
- Health insurance policy**
Dutch basic health insurance proof
- Childcare contract and LRK number**
Childcare contract, LRK code
- Partner, co-resident and child details**
Names, BSN, dates of birth

TIP
Prepare early, and update changes in time to avoid repayment.

ZORGVERZEKERING

Basisverzekering

polisnummer: 12345678

Verzekerde:

Geldig van 01-01-2026

t/m 31-12-2026

1. DigiD / BSN



2. Annual income estimate

INKOMENSOVERZICHT 2026
(voorlopige schatting)

Bruto jaarinkomen	€ 48.000
Vakantiegeld	€ 3.840
13 ^e maand	€ 1.600
Totaal	€ 53.440

3. Asset information

VERMOGEN OVERZICHT

Spaarrekening	€ 18.500
Beleggingsrekening	€ 12.300
Aandelen	€ 6.700
Vastgoed	0
Totaal vermogen	€ 37.500

4. Rent contract and basic rent / service costs

HUURCONTRACT

Huurder: _____

Adres woning: _____

Huurprijs (basic rent): € 1.250

Servicekosten: € 150

Totaal per maand: € 1.400

Ingangsdatum: 01-07-2024

Handtekening: _____

6. Childcare contract and LRK number

KINDEROPVANG CONTRACT

Naam opvang: Happy Kids

LRK nummer: 123456789

Contract uren: 4 dagen p/w

Tarief per uur: € 8,25

Ingangsdatum: 01-01-2026

Handtekening: _____

7. Partner, co-resident and child details

GEZINSINFORMATIE

Partner / Medebewoner

Naam: _____

BSN: _____

Geboortedatum: _____

Kind 1

Naam: _____

BSN: _____

Geboortedatum: _____

Kind 2

Naam: _____

BSN: _____

Geboortedatum: _____

TIP

Fill in information accurately

Update changes immediately

Avoid repayment and audit risk

Prepare early for peace of mind

Biggest benefits trap: year-end repayment

! Report too little or receive too much, and the Tax Office can ask you to pay it back!



01 Income increases

A pay rise, bonus, or extra side job can affect your eligibility and benefit amount.

★ Update during the year when income goes up.

02 Partner moves in / marriage

If a partner moves in, you marry, or you have a toeslagpartner, income and assets may be counted together.

★ Update household and income as soon as your situation changes.

03 Moving / rent changes

Moving to a more expensive or cheaper home, or a rent increase/decrease, can affect rent benefit.

★ Update after signing a new lease or when rent changes.

04 Childcare hours change

If work or study hours drop, childcare hours may decrease. Your childcare allowance may also do down.

★ Update hour changes and adjust the childcare contract in time.

05 Assets exceed the limit

Savings, investments, or property assets above the yearly limit may reduce benefits or remove eligibility.

★ Close to the limit? Update early to avoid a large repayment.

TIP Update changes as soon as possible in **Mijn toeslagen**.

- ✓ Update mid-year to reduce year-end surprises.
- ✓ Check monthly or quarterly to stay accurate.
- ✓ Unsure? Update first, then correct if needed.

Different situations, start with the right portal


Find the right entry point, save time, and avoid detours.

01 Students / just turned 18
Zorgtoeslag + DUO eligibility



- ✓ Check Zorgtoeslag conditions first
- ✓ Then check DUO student finance eligibility
- ✓ Review residence type, work hours, and insurance status

Main portals

-  Mijn toeslagen toeslagen.nl
-  DUO duo.nl
- ★ DigiD login required

02 Low-income renters:
Huurtoeslag + Gemeente



- ✓ Check Huurtoeslag conditions first
- ✓ Then review municipal low-income support
- ✓ Match lease, income, assets, and address details

Main portals

-  Mijn toeslagen toeslagen.nl
-  GEMEENTE municipal website (your city)
- ★ DigiD login required

03 Families with children:
Kinderopvangtoeslag + Kindgebonden budget + Kinderbijslag



- ✓ Childcare provider must be registered in LRK
- ✓ Check hours and invoices regularly
- ✓ Kinderbijslag is handled by SVB
- ✓ Update income, household, and assets

Main portals

-  Mijn toeslagen toeslagen.nl
-  SVB SVB child benefit svb.nl
- ★ DigiD login required

Nearly all benefit applications and updates need DigiD.



Calculate first, apply after, feel safer.



- ✓ Non-EU status, insurance, and residence issues need extra care.
- ✓ If unsure, ask your school, landlord, specialist agency, or municipality first.
- ✓ Update changes in time to avoid year-end repayments.



FAQ: 4 common mistakes

Ask the right question first, then you can get the right answer.

01 Can I apply retroactively for 2026?

Yes, but there are time limits. Most toeslagen can usually be applied for up to 3 months back.

Example:

Apply in May; you may only be able to go back to February, based on the actual processing month.



The earlier you apply, the earlier you receive it. Wait too long and you may lose up to three months.

02 Will benefits affect my residence permit?

Legal benefits usually do not affect residence. But false information, fraud, or not cooperating with checks can affect trust and possibly future applications.



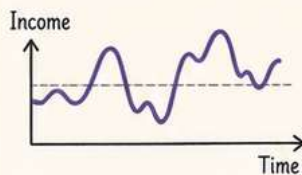
Remember:

- Fill in truthfully
- Update changes in time
- Provide documents when asked



03 What if my income is unstable?

Use a reasonable estimate. Small later adjustments are normal; the key is to update changes in time.



After the annual calculation (jaarafrekening), follow the notice and check whether you need to adjust anything yourself.

04 Can I apply based on someone else's story?

Not recommended. Everyone's income, household, contract, and work/study status are different.

Someone else's success does not mean you qualify.




Use the official calculation and your own documents as the standard.



Use the official calculation, not someone else's example.



Save This Guide, Avoid Pitfalls Before Applying

Info changes often. Prepare early with confidence! 

01

Follow Hokimi

Get 2026 Netherlands guides on benefits, tax, housing, and healthcare.



Benefits



Tax



Housing



Healthcare



Follow along, never miss an update!



02

Calculate First, Update After Applying

Try the calculation first. Know where you stand!

- Update income changes
- Update partner or housemate changes
- Update rent, childcare, study or work changes
- Avoid overpayments or eligibility issues



03

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- Practical guides for life in the Netherlands
- Benefits, tax, housing, healthcare
- Education, travel, food, and fun
- Reliable info, updated on time, practical first



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Your Netherlands life helper! 



Better prepared, easier living 

Before Applying Checklist

- Calculate first
- Documents complete
- Info verified
- Update on time



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