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## BUDGET & EXPENSES



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# EXPENSES

ITEM	ESTIMATED COST
Monthly Rental	€1,700 per month (excl. w/g/e) for an 'Eengezinswoning', therefore a house comfortable for a small family with private back garden. Costs may vary accordingly. Up to €2,000 for a fully furnished house. This can be much less in the more rural area's of the Eastern and Northern parts of The Netherlands.
Deposit	Depending on the landlord you may need to pay either no deposit or one to maximum of two months' worth rental as a deposit. One month is the standard.
Estate Agent Fee	Called "administratiekosten" or "contractkosten". Sometimes it can be an upfront fee but in the most cases it is equal one months' rent.
Rijbewijs (Dutch driver's license) (if 30% regeling is applicable to you)	Eigenverklaring (a health checklist that is required for you to be able to get a rijbewijs). Approx. €48 per person for the actual exchange of your South African rijbewijs for a Dutch one.
Set up of house – furniture, kitchen etc. – if gestoffeerd	Roughly €3,000. This largely depends on where, what and how new the items are that you buy and how large your family is.
Monthly groceries	Approx. €500 for two people
Internet / TV installation	Approx. €50 per month depending on the package. A fee can be charged for the activation and/or the installer. Usually you can self-install for free.
Monthly gas (heating) & electricity	Approx. €200 for two people (depends on size of house, if its tussenwoning, hoekwoning etc). If you arrive in winter your monthly will be higher till the first jaarnota (end of year bill) as the bulk of energy is consumed in winter. The amount will then drop again once you start paying for a full year.  <b>PLEASE NOTE:</b> the war in Ukraine has had a significant impact on the price of gas throughout Europe and the the above estimates predate the war. The gas rates are fluctuating so we're unable to give a more accurate estimate.
Water	€20+ per month (depending on size of property and number of tenants).

Monthly medical insurance	Approx. €130 per person for a “basisverzekering” per month. Extra dental and eyewear you need to insure additionally. All medical care for children up to the age of 18 is free.
Medical Insurance back pay	You will at least back pay to the day you register with the gemeente (municipality) but often to the day you arrive in the Netherlands. You can only get zorgverzekering once your verblijfsvergunning has been issued. Therefore 2-3 months estimate backpay of approx €130 per person per month backpay. So if you need to backpay after month three to the day you arrived the first cost is €130 x 3 backpay + €130 for the next month.
Insurance	Personal liability insurance or “Aansprakelijkheidsverzekering” (in case you damage anything by accident), glass insurance (houses in the Netherlands have very large, double glazed windows which will be very costly to replace in case of damage) and all risk home insurance can be bought for around €25 per month, all inclusive. Rental contracts often include this as a requirement.
Municipal (Gemeente) Taxes	As mentioned earlier in this document, in most cases where you rent you will still be liable to pay the municipal taxes for rubbish removal and sewage. You will receive a bill directly from the gemeente. This can be between €400-€700 per annum - amounts vary per Gemeente.
Waterschapsbelasting	These are the guys who are keeping the Netherlands from flooding, they build and maintain the dykes. It is a tax that every person in NL has to pay. <a href="http://www.hdsr.nl/belastingen/">http://www.hdsr.nl/belastingen/</a>
Extra costs with children	With children its actually not more expensive as schooling is paid for by the government, unless you require childcare outside of school. “Kinderopvang” can be expensive but there are a few options available, and the government may help subsidize these costs depending on your situation. Extra-murals can be costly. Most of the vaccinations the government pays for too, and child grants are also a possibility. They are hungry creatures and naturally grocery expenses increase.

**Note:** this is a guideline only and costs can change according to your choice of house / area and the Gemeente you reside in and the service providers you use.



## BUDGET

# MOCK BUDGET

\*Please note that this is a bit of an average across the colleagues. It will differ depending on spending habits and various other factors.

MONTHLY COSTS	Minimum Single	Minimum based on 2 Adults	Maximum based on 2 Adults	
Rent	€ 1,200	€ 1,400	€ 1,800	
Gas & Electricity*	€ 150	€ 200	€ 250	Current war in Ukraine has pushed the gas prices up.
Water	€ 5	€ 10	€ 15	
Internet & TV	€ 50	€ 50	€ 70	You can get internet without TV, streaming may be cheaper.
Medical Aid	€ 130	€ 260	€ 600*	This can vary depending on any additional packages you choose on top of your basic package.
Groceries	€ 300	€ 550	€ 700	Up to 1000 with children.
Municipal Taxes	€ 31	€ 52	€ 62	Can vary between municipalities.
Mobile phone	€ 15	€ 30	€ 60	Dependent on what package you choose.
Public Transport	€ 120	€ 240	€ 300	Dependent on how frequently and how far you travel.
	<b>€2,001</b>	<b>€2,792</b>	<b>€3,857</b>	

ONCE-OFF COSTS	Min	Max	
House Deposit	€ 0	€ 3,600	Can be anything from zero to max of 2 months' rent
Estate Agent Fee (J&B Makelaars)	€ 1,250	€ 1,300	This is a set upfront fee which <b>will be covered by Ir Olav's Globetrotters</b> only if you make use of J&B Makelaars.
Drivers Licence	€ 48		Approx per person
Set up housing	€ 2,000	€ 3,500	Can vary much
Medical aid back pay	€ 300	€ 600	Depending on amount of family members and amount of months accumulated
TB Screening	€ 33	€ 58	Per person and prices vary according to type of test you do.
Flight tickets	€ 500*	€ 900*	*Prices per ticket. Return tickets are cheaper than direct. Ticket prices are dependent on time of year as well as the airline.

CONTACT US

# ENGINEER YOUR DUTCH LIFE!



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