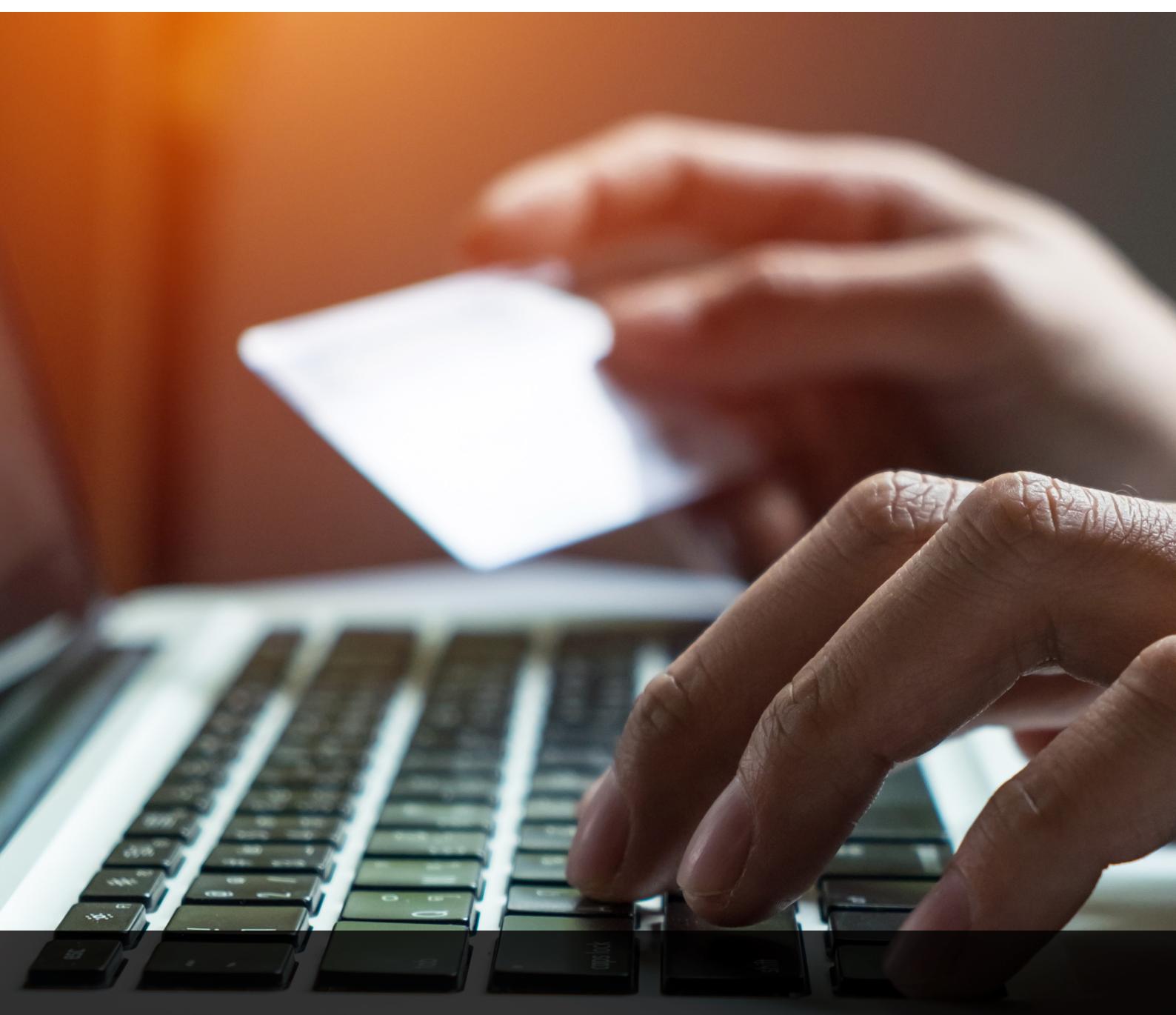
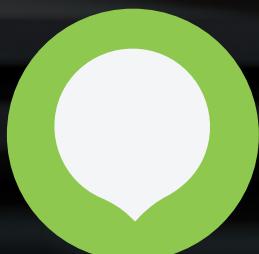




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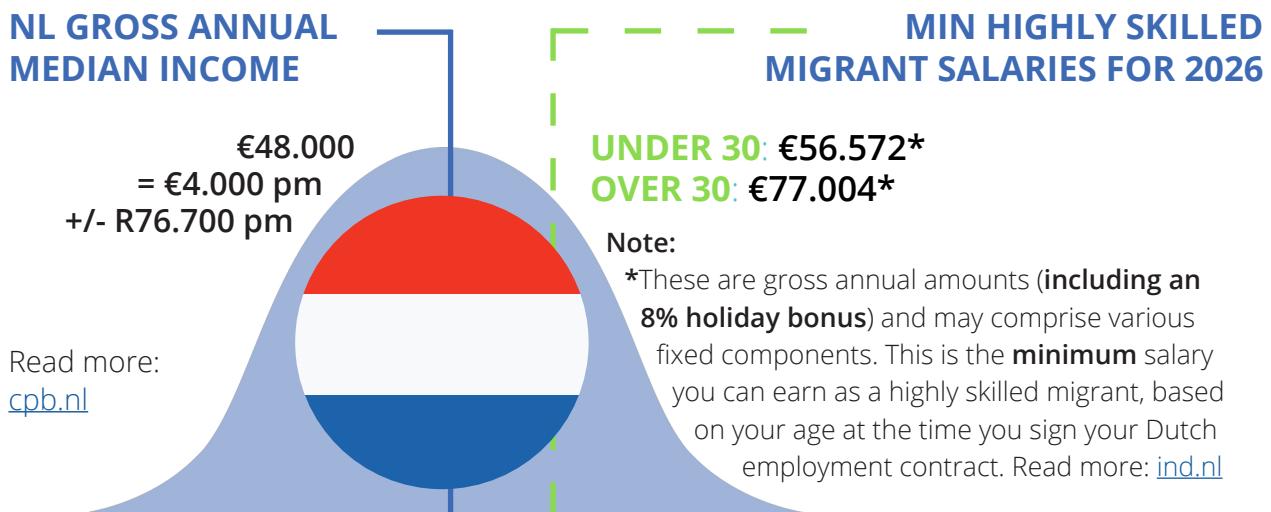


BUDGET & EXPENSES



WILL I EARN

ENOUGH IN NL?



The **median income** is the middle value when all incomes are arranged from lowest to highest. Half of the people earn less than this, and half earn more. It is a good way to represent the “typical” income because it is not influenced by extremely high or low incomes.

The **average income** is calculated by dividing the total of all incomes by the number of people.

HIGHLY SKILLED MIGRANT SALARIES: NET PER MONTH

UNDER 30

€4.357 gross pm
= €3.535 Net pm**

OVER 30

€5.942 gross pm
= €5.040 Net pm**

Note:

** This is approximately the net amount you will receive after taxes and factoring in your **30% ruling benefit**. For more information, you can visit the following website: thetax.nl

INCOME TAX

TAXABLE INCOME OF:	TAX RATE
From €38,883 to €79,137 per year	37.56 %
Above €79.137 per year	49.50 %

The tax year runs from 1 January to 31 December. Tax returns must be filed between 1 March and 30 April of the following year. It is possible to request an extension, but this must be done before the deadline. For more information, visit: thetax.nl



WAGES & TAXES



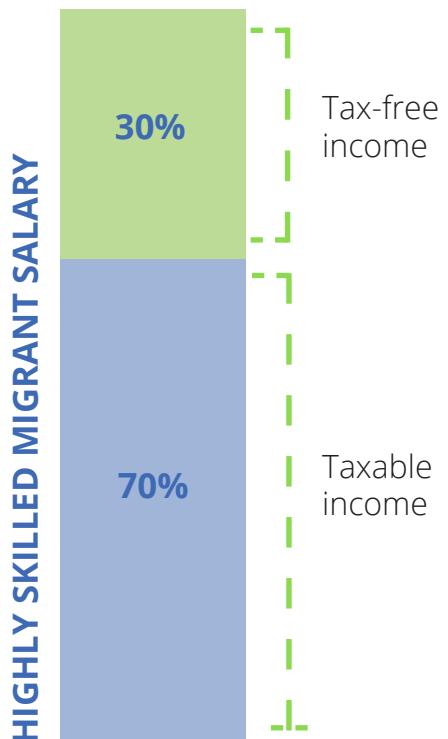
RANKINGS: BEST PAYING COUNTRIES IN THE WORLD!

WHAT IS THE 30% RULING?

The [30% ruling](#) is a Dutch tax benefit for highly skilled migrants who meet the [requirements](#), allowing employers to pay up to 30% of their salary tax-free. Employees who started before 1 January 2024 retain the full 30% benefit under the existing rules.

For employees starting after 1 January 2024, the tax-free percentage will reduce to 27% from 2027, and a salary cap (Balkenende norm) will apply. Additionally, since 2025, they must declare foreign assets and investments in Dutch taxes (box 2 and 3).

You and your partner can also exchange your SA driver's licence for a Dutch one (valid for 10 years) without needing to take a driving test or lessons!



MOCK

BUDGET

MONTHLY COSTS	Single Person	Couple	Family of 4	
Rent City Centre	€ 1.400 - € 1.800 (1-bedroom)	€ 1.700 - € 2.200 (2-bedroom)	€ 2.200 - € 2.800 (3-bedroom)	Rent prices can vary a lot depending on the city. In larger cities like Amsterdam, the cost is higher, especially in central locations. In major cities like Amsterdam, Rotterdam, The Hague, and Utrecht , rental prices are higher due to the convenience and proximity to work, schools, and other amenities.
Rent City Outskirts	€ 1.000 - € 1.300 (1-bedroom)	€ 1.200 - € 1.500 (2-bedroom)	€ 1.500 - € 2.000 (3-bedroom)	Moving to less central areas, such as neighborhoods on the outskirts or smaller cities, will offer more affordable rental options.
Gas & Electricity	€ 150	€ 250	€ 300	This can depend on the size of your living space and usage. Energy prices may fluctuate.
Water	€ 20	€ 30	€ 40	Typically billed separately, usually lower than gas & electricity.
Internet & TV	€ 50	€ 70	€ 70	Prices for combined services (internet and basic TV) are relatively standard. Higher speeds or extra channels could increase the cost. You can get internet without TV; streaming may be cheaper.
Mobile phone	€ 10	€ 20	€ 50	The monthly cost depends on your plan, which can vary depending on your provider and the level of service you need. A subscription only package is cheaper and could be between 5-10 euros. When a device is included the cost is much higher.

EXPLANATION:

- **City Center:** In major cities like **Amsterdam, Rotterdam, The Hague, and Utrecht**, rental prices are higher due to the convenience and proximity to work, schools, and other amenities.
- **Outskirts/Outside City:** Moving to less central areas, such as neighborhoods on the outskirts or smaller cities, will offer more affordable rental options.

MONTHLY COSTS	Single Person	Couple	Family of 4	
Medical Aid (Health Insurance)	€ 150	€ 300	€300	Health insurance is mandatory for everyone living in the Netherlands. Premiums depend on the provider and plan you choose.
Insurances (e.g., liability, home, etc.)	€ 20	€ 20	€ 20	This includes basic liability insurance and home contents insurance. Other insurance types can increase this amount.
Groceries	€ 250	€ 550	€ 650	Basic grocery costs for a single person would be around €250/month, with an increase for families. The range can also depend on dietary preferences (e.g., organic food or special diets).
Municipal Taxes (Sewage & Waste collection)	€ 30	€ 50	€ 70	Local taxes vary based on income, property size, and other factors. This can vary between municipalities. If you're renting this is only sanitation and waste removal.
Water taxes	€ 15	€ 20	€ 30	A small fee for water management in the Netherlands, usually not too high. This can vary between municipalities.
Public Transport	€ 40	€ 80	€ 100	Public transport costs may be lower in cities with good public transport infrastructure. This depends on how frequently and how far you travel. Children below 11 travel free.
Minimum Estimated Total (City Centre)	€ 2,095	€ 3,010	€ 3,730	
Minimum Estimated Total (Outskirts)	€ 1,695	€ 2,510	€ 3,030	

RENTAL PROPERTIES- KEY CONSIDERATIONS:

- **Renting in smaller cities** (like Groningen, Eindhoven, or Haarlem) can be significantly cheaper compared to Amsterdam or Rotterdam.
- **Outside the city center** often means you're further from public transport, which might increase travel time and costs.
- **Demand for housing** in popular cities (especially in city centers) is high, so rents are typically more expensive in these areas.

CHILD RELATED

COSTS

Category	Estimated Cost	
Childcare (Daycare or Preschool)	€ 500 - € 1.200 per month (for children under 4 years old)	<p>For families with young children, daycare or preschool can be a significant ongoing cost, especially if both parents are working. This can range from €500 to €1,200 per month, depending on the region and the quality of the facility.</p> <p>You can apply for assistance from government (Kinderopvangtoeslag).</p> <p>https://www.rijksoverheid.nl/onderwerpen/kinderopvangtoeslag/bedragen-kinderopvangtoeslag-2025</p>
School Advice Fees (Expat Relocations)	€ 500	This will depend on the services needed, area, type of school etc.
After-School Activities (Sports, Clubs)	€ 0 - €60 per month per child	This cost will depend on the individual choice of activities and area etc.
Health Insurance (for children)	€ 0	In the Netherlands, children up to the age of 18 are generally covered by their parents' health insurance.
Extra costs with children and special government allowances		<p>Childcare (kinderopvang) such as daycare, crèches, and after-school care is expensive. Extra-curricular activities can also add up. Grocery costs will increase with growing children. You'll also need to consider larger, more expensive homes for the additional bedrooms.</p> <p>However, Dutch schools are government funded (thus free) and there are a number of government allowances that you can apply for such as: Kinderopvangtoeslag, Kinderbijslag, Kindergebonden Budget, and Huurtoeslag.</p>

START-UP CAPITAL?

When moving to the Netherlands as an expat in 2025, there are a variety of one-time and settling-in costs you will need to account for. These can range from administrative fees to setting up your new home and adjusting to the local lifestyle.

Additionally, if you have children, there are some child-related costs to consider as well. Below is an overview of these expenses. These are averages and estimates, and actual costs can vary depending on your specific needs, location, and lifestyle.

Category	Min 1st month	Once-off costs (paid later)	Note: * This will differ depending on spending habits and your unique situation.
Rental Deposit	€ 1.000 - € 3.000 (1-2 month's rent)		The deposit can range from zero to a maximum of two months' rent. Since rent is paid upfront, it is important to save for this.
Estate Agent Fee	€ 1.200		This is usually an upfront fee (typically equal to one month's rent). Ir Olav's Globetrotters covers this expense for its Globetrotters, but only if they use one of our preferred Makelaars.
Drivers Licence		€ 50	Approximately €50 per person. You'll first need your letter from the Belastingdienst confirming that your 30% ruling has been approved.
Health Insurance-Back pay (per person per month)		€ 120 - € 150	Health insurance in the Netherlands is mandatory, and if you're registering after arrival, you may need to back pay premiums for the months you've been living in the country before officially enrolling. This depends on the provider, package on the number of months accumulated.
Furniture and Household Items (initial setup)		€1.500 - € 3.000	This can vary depending on your taste and where and what you buy. You might initially choose to rent a furnished property.
TB Screening		€ 40 - € 60	Some expats (depending on nationality) may need a tuberculosis screening upon arrival, especially if coming from certain countries like South Africa. Prices are per person and vary depending on the type of test you choose.
Flight tickets	€ 500 - € 1.200 (one-way; per person)		The cost of flights to the Netherlands depends on your departure location. This is a one-off cost that can range widely based on your location, airline and booking time.

DO'S AND DON'TS

MANAGE THE COST OF LIVING IN THE NETHERLANDS

DO'S

Cook at home: Eating out at restaurants or ordering take-out regularly can be very expensive in the Netherlands. It can drain a significant portion of your monthly budget. Therefore, cook your food at home as much as possible.

Shop around: When it comes to buying monthly groceries, it is always recommended to shop around and compare multiple stores instead of sticking to a single store or outlet. Note that different stores have different profit margins. It means you can get the same product at different prices. A good idea is to explore multiple stores and compare the prices to shop within a budget.

Buy in bulk: Instead of buying loose items, consider buying in bulk. Similar to any other country, single pieces are more expensive than the bulk packs in the Netherlands. So, consider buying "family packs" for most things.

Utilize discounts: Watch for discounts and special deals across supermarkets, restaurants, transport, and entertainment. Loyalty programs and off-peak offers can help you save a lot while living on a budget in the Netherlands.

Maintain a budget: Budgeting is very important to manage your finances in the Netherlands or any other country you live in as an expat. Not only will it help you avoid certain unnecessary expenses, but it will also help you maximize your savings. So, create a budget at the start of every month and stick to it. At the end of the month, don't forget to review your expenses and their impact on your budget.

DON'TS

Go for automatic subscriptions: Automatic subscriptions, especially for entertainment options such as Netflix, can be very heavy on your budget. So, always consider manual subscriptions. Moreover, before opting for a subscription, assess your needs and identify whether or not you can afford it.

Live far away from work: Living far from work can lead to high transport costs and (naturally) long commutes, so try to find accommodation nearby if possible. That said, companies in the Netherlands—including Ir Olav's Globetrotters—usually cover commuting expenses, so both employees and working spouses are often reimbursed.

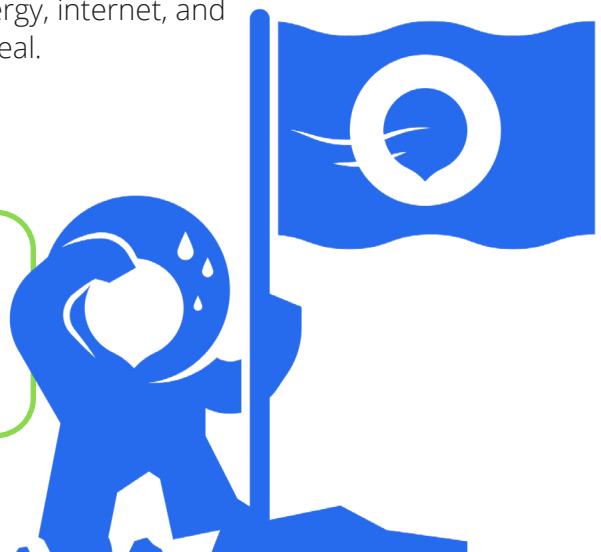
Neglect savings: Start saving from your first paycheck, even if it's a small amount—it adds up over time. If you're eligible for the 30% ruling, take full advantage of it while you can; it's a major tax benefit for your first 5 years in the Netherlands and will drop to 27% in 2027.

HOW TO SAVE MONEY IN THE NETHERLANDS

All affordability is relative to your household income and size. A single bachelor may have more to spend than a family of four. Here are some tips for saving money while living in the Netherlands:

- 1. Shop smartly at local markets:** Local markets often have fresh produce, bread, and other goods at a lower price than supermarkets. Time your visit well: there are better deals around closing time when vendors try to clear their stock.
- 2. Check the weekly ads and plan meals ahead:** Use the weekly advertising flyers (reclamefolders) to see which supermarket has the best deals. You can save more money by planning ahead, as Dutch supermarkets often have promotions like "1+1 free" on bulk items.
- 3. Dine out strategically:** When you are eating out, look for "daghap" specials, as these are often more affordable than other dinner items. There are also many discount platforms (such as Social Deal) that offer bargain outings.
- 4. Embrace cycling, public transport, and ride-sharing services:** The Netherlands has a well-connected public transport system and is bike-friendly. Opt for a monthly or yearly transport pass or use a bike instead of driving. For longer commutes, consider carpooling with colleagues or friends or using a ride-sharing app to lower your travel costs.
- 5. Shop at second-hand stores:** The Netherlands has many thrift stores (like Rataplan or Kringloop) where you can find affordable clothing, furniture, and household items. It's also eco-friendly! One popular online second-hand marketplace is [Marktplaats.nl](https://www.marktplaats.nl).
- 6. Use energy wisely:** Save on heating and electricity by insulating your home, using energy-efficient appliances, and taking advantage of off-peak energy tariffs (e.g., to do your washing). You can also lower the thermostat a little and wear double layers inside the home.
- 7. Review your contracts:** Regularly compare energy, internet, and phone plans to ensure you're getting the best deal.

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.



TESTIMONIALS

EXPATS ON THE COST OF LIVING IN THE NETHERLANDS

GLICINDA DU PLESSIS

For us, as a young couple under 30, moving to the Netherlands has made a big difference in our financial stability and quality of life. We both have jobs, one of us being an Highly Skilled Migrant with a 30% tax ruling. In South Africa, we were able to survive, but there was little extra room in our budget to save properly or do something nice regularly. Here, we can cover all our expenses (even the surprise “blue envelopes”) without stressing about how we’ll get through the month. We can also save money for the future and still go on day trips over the weekends to explore the country. Although the cost of living here is high in a few aspects, there is a sense of security and visible benefits for your tax money. This makes a big difference in our overall quality of life and, of course, peace of mind.

Our advice for people immigrating/moving to the Netherlands:

- Don't make impulsive big purchases - do your research and compare prices first. Sometimes there's a better option at a lower price - and this applies to all kinds of shopping (food, clothes, furniture, etc.).
- When setting up your home, try not to buy everything new from IKEA, Bol, or similar stores. Thrift stores (Kringloop) and Facebook Marketplace often have excellent quality products for more than half the price you would pay if you bought them new.
- And of course - try to save as much money as possible for the day that you want to purchase a car or a house – borrowing money costs money!

ANGELENE DE BEER

We moved to the Netherlands as a family of five, along with our two small dogs. At the time, our twins were 3 years old, and our eldest son was 5. The main reason for our decision to relocate was to provide a better future for our children—focusing on their education and safety. Of course, the improved cost of living and lifestyle compared to South Africa was a welcome bonus. For the first time, we were able to live comfortably on a single salary.

We were also pleasantly surprised by the “kinderbijslag” and other children’s benefits, which provided significant additional financial assistance—especially as expats, we didn’t expect to qualify for such support so soon.

One valuable lesson we’ve learned since arriving is the importance of saving—not just for financial security but also for the opportunity to travel and explore the beautiful places around us. We’ve adopted a more frugal lifestyle and embraced the “Dutch” approach to managing finances, which has been a key part of our adjustment.

JESICA LIEBENBERG

Our Experience as a Family in the Netherlands- Immigrating to the Netherlands was a huge step for us, especially financially, but we were extremely excited about the move. At first, it was daunting, everything was new, and we had no idea where to even begin with day-to-day necessities. Fortunately, with the help of the IR Olav team, we were able to settle in quickly.

We are a family of four with two children, a 13-year-old daughter and a 5-year-old son with special needs who is not yet in school. Since our son requires full-time care, my husband stays home to look after him and manage the household while I work full-time. This means we have been living on a single income for the past seven months. Despite this, our standard of living has not decreased. With good planning and realistic expectations about the cost of living, it has been completely manageable. Compared to South Africa, some expenses are higher, rent being a major one. However, other factors help balance things out, such as child benefits (Kinderbijslag), the 30% tax ruling, and high-quality public services. We are still living on one salary and doing so comfortably. While we don't have the luxury of eating out or ordering takeaways every night or going on lavish vacations, we are doing more than just getting by.

One of the biggest adjustments was learning how to budget effectively and make smart financial decisions, particularly when it comes to expenses like insurance and groceries. At first, you tend to convert everything from euros to ZAR, which makes some items seem shockingly expensive. However, over time, you learn where to shop for the best deals, and the cost of living starts to balance out. Daily life here also takes some getting used to, as nearly everything is managed through smartphone apps, whether it's healthcare, government services, or even scheduling waste collection.

Every family's circumstance and reason for moving to the Netherlands are different. There will always be some compromises, but in our experience, these are outweighed by the quality of life, security, and stability that this country offers.



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