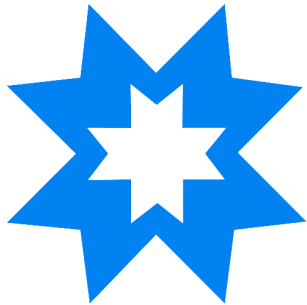


Student Survival Guide



STUDY ASSOCIATION

POLIS



"Your Roadmap To Self-Reliance"

Welcome to the 'Student Survival Guide', your go-to resource for conquering the challenges and embracing the adventures of student life. From city navigation to settling in Tilburg and budget mastery, this guide is tailored to help you thrive. Dive into new experiences, connect with fellow students, and make the most of this exciting guide. Let the journey begin!

~ Bas Sanders

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Chapter 1: Getting started in Tilburg

"Embarking on Tilburg Adventures: Your Student Journey Begins"

1.1 General information about Tilburg

Did you know that the municipality of Tilburg has a population of 227 694 of which 33 870 students (Gemeente Tilburg, 2023). That's more than 10%! This makes Tilburg an amazing Student City. Tilburg is also known for its rich cultural scene, the city hosts numerous festivals and events throughout the year. One of the biggest events is the Tilburgse Kermis (translates to the fair of Tilburg) and you should definitely not miss that one! Within the city everything is easily approachable by bicycle as a real Dutch city! Embrace the opportunity to immerse yourself in Tilburg's dynamic environment and create lasting memories.

1.2 Getting a roof above your head

Living independently is an inevitable and transformative experience, regardless of your background. While the prospect may seem daunting, it's a crucial step for personal growth.

Main sites where you can find housing are:

- Kamernet requires a subscription for message interactions. After you take a subscription you can react to available rooms. If you are selected, you either have the room or you'll be interviewed by your potential new roommates.
- Klikvoorkamers employs a fair selection system, either random or based on the amount of time you are a member of Klikvoorkamers. Subscription is free, so make in your first year already an account so that if you are in your master you can just snipe all the rooms away.
- Facebook involves messaging. After you've been selected, there is a possibility that you have to attend a selection evening. This roommate selection evenings are where current roommates choose new roommates. Best tip we can give you for the message is **make your message personal** (including facts

about yourself and hobbies) then you will be more likely to be invited to a selection evening. Best tip we can give you for the evening itself is to **be yourself** and try to connect to potential new roommates.

For the Dutch students the following Facebook group could be very useful:

- Woonruimte aangeboden/gezocht Tilburg
<https://www.facebook.com/groups/woningruimte>

Some of the Facebook groups worth trying for internationals are

- Students looking for a room in Tilburg / Homeless students Tilburg:
<https://www.facebook.com/groups/1774252392793432>
- Find a room(mate) or house in Tilburg - Kamer(s) in Tilburg:
<https://www.facebook.com/groups/kamer.in.tilburg>

Other websites worth giving a try are:

- Magis Rent: <https://www.magisrent.nl/apartments#tilburg>
- Holland2Stay: <https://holland2stay.com/>
- Huisadviseur: <https://www.huisadviseur.com/>
- Pararius: <https://www.pararius.com/>

Websites we wouldn't recommend based on hidden additional costs are:

- BV Wonen
- De Huissleutel
- 123Wonen

Consistency is vital in your search. Regularly check websites, respond promptly, and explore ads in nearby cities like Goirle, Breda, and Oisterwijk. Exercise caution, especially on platforms like Facebook, ensuring you view a room before any financial commitments. Avoid potential scams by being wary of offers that seem too good to be true and never pay without a prior viewing.

1.3 Location of your room

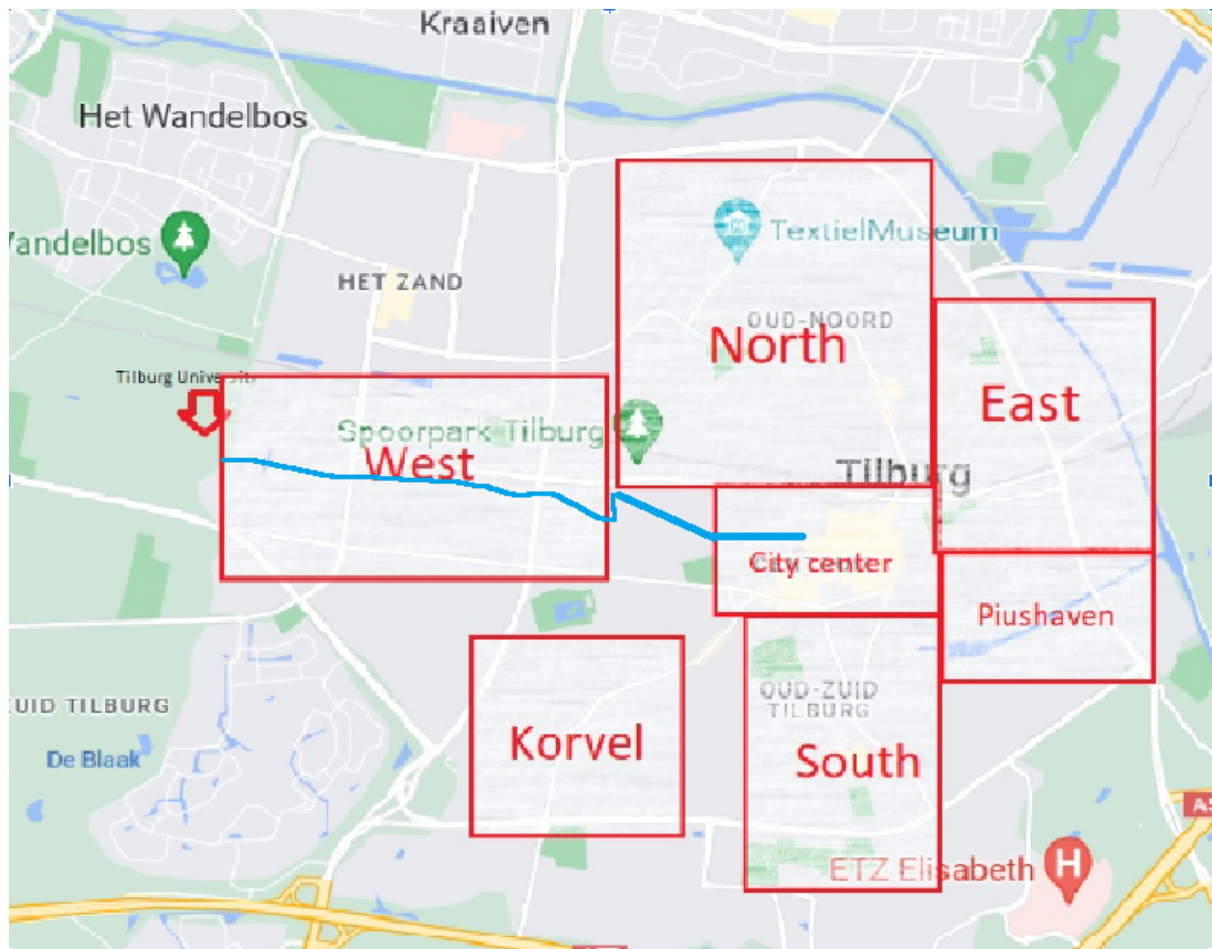
If you have the luxury to choose between multiple rooms, you might be able to make a choice based on the locations of the room. Do you want to be close to the university or do you want to live close to the city center? To give you a view of some possible pros and cons, have a look at Table 1. To give you a better geographical overview Figure 1 shows a map of Tilburg, highlighting different parts of Tilburg. The blue line in the middle is a bicycle lane that is probably the most used bicycle lane in Tilburg since it connects the university to the city center.

Table 1. Pros and Cons of different locations¹

	University	City Center
Pros	Little travel time to university so more sleep in the morning	Little travel time to shops and pubs
	Easier access to libraries, study spaces, and academic resources	Easier access to facilities and services you need
	Quiet atmosphere	More job opportunities nearby
Cons	Potential isolation during university breaks due to no activity on campus or around it	Wake-up earlier to go to lectures or workgroups
	More travel time to our student bar, the Boekanier :(Higher chance of noise disturbance

¹ These are subjective arguments and of course always depending on the context

Figure 1: Map of Tilburg, highlighting districts



Map Legend:

- In the North you can find mostly houses and Dolfijn Bowling.
- East is also mostly housing and industry.
- Piushaven is a nice place to chill and go for a boat ride during summer.
- The city center is small but has a lot to offer.
- In the South is mostly housing and Leypark and Stadspark. Stappengoor can also be found in the south where there is an ice skating rink and swimming pool.
- Korvel is a typical student neighborhood.
- In the West you'll find the university, sport center, westpoint and more student housing.
- The blue line is the bicycle path between the university and the city center which is a very nice and quick road to take.

Chapter 2: Everything you need to know about Tilburg University - Online infrastructure

"Inside Tilburg University: Unveiling Your Academic Odyssey"

As some people might say, this is where your true academic career starts. The university, a place where you develop yourself as a person but also in your career. So how do you survive university life?

2.1 Online platforms of Tilburg University

You can find these and other platforms under a common link: <https://www.tilburguniversity.edu/students>

Platform	What to use it for	Link
Osiris	Enrollments/grades	osiris.uvt.nl
Canvas	Course information, handing in assignments, syllabus	canvas.uvt.nl
Timetable	Your schedule	rooster.uvt.nl
Libcal	Reserve study rooms	https://tilburguniversity.libcal.com/r
Worldcat	Access premium scientific papers for free	https://tilburguniversity.on.worldcat.org/discovery

2.2 Osiris

Courses

You need to enroll into courses of your programme before the start of every block. This can be done in Osiris. Lectures usually are predetermined, but you can choose which workgroup fits your schedule best or accept random allocation.

Exams

You need to enroll for every exam manually no later than 7 days before the exam. Your email might get overloaded with reminders about different exams and resits so pay attention to all the exams you need to write. Don't be too late to sign up as our faculty is very strict about the exam enrollment deadline.

2.3 Canvas

Here teachers post the material for their students, can share messages and post assignments. This is the primary website you will use during your studies. you can also adjust which notifications will also be sent to your email, have a look at the settings as with the defaults your email can get overloaded quickly.

2.4 Timetable

As the name suggests here you will see your courses in a schedule, make sure to deselect all the workgroups you weren't assigned to which classes you need to attend. While signing up for courses in Osiris you can check which workgroups take place at what time in the Timetable to best suit your personal schedule.

2.5 Libcal

If you want to reserve a study room you can use the link provided, simply select the room capacity and building and see the availability. Once in the room you will have to confirm your reservation, otherwise the system will assume you haven't come and will make the room available for someone else to reserve. During the exam period the study rooms can be fully booked so reserve them in time. If you weren't able to find available rooms via the website you can always try coming and seeing if someone canceled their reservation as usually there will still be a few rooms unoccupied.

2.6 Worldcat

As a student of Tilburg University you get access to a broad catalog of scientific papers, one of the websites you can use is Worldcat, you can search articles based on keywords, authors, date of publishing and much more. As part of your studies you will most likely have a course explaining this and other websites with scientific papers in more depth.

Chapter 3: Settling in for international students - Practical tips

"From Global Explorer to Local Resident: Navigating Student Life in Tilburg"

3.1 Housing

Finding a room for internationals is even harder than getting admitted to university, both our international board members have been homeless when coming to Tilburg, so unfortunately it's a common occurrence. It might take a month or two to find a room realistically speaking, but by that time most people settle in. From personal experience we can advise to:

- **Tell everyone around you that you're looking for a room.** Finding a place through friends is the best and most transparent way of finding housing, very often rooms get suddenly free and they get passed down to friends instead of random people, so spreading awareness that you're homeless increases your chances.
- **Try different sources.** Check different websites, short and long term options, nearby towns, emails, phone calls, Facebook, etc. Usually there are tens of people applying for the same room, so the chances of getting it are slim. That's why you should respond to as many room offers as possible.
- **Accept any offers within your budget.** Even if the room or location isn't the best, it's way easier to find a better room once you're already settled down. If you find something better it's fairly easy to find a replacement for your current room within a week or two so don't stress if you have a longer contract.

3.2 BSN

In order to sign a work contract or take out insurance you will need the Dutch citizen service number (BSN) . If you're a citizen of the EU/EEA you will have to do this within 3 months of coming to the Netherlands. To get the BSN from the municipality (Gemeente Tilburg) you need a renting contract with registration so finding accommodation is a priority.

More info at: <https://www.netherlandsworldwide.nl/bsn>

3.3 DigiD

For all the electronic bureaucracy while applying for grants or insurance you'll need the DigiD, it's an online system of proving your identity, you'll need the following to apply for DigiD

- Citizen service number (BSN)
- Registration address with a Dutch municipality
- Mobile phone (doesn't have to be Dutch)

More info at: <https://www.digid.nl/en>

3.4 Insurance

During your studies in the Netherlands you are obliged to be insured, you have to take care of this on your own as you are not insured just for being a student. If you are a citizen of the EU/EEA your European Insurance Card is valid until you start working here. Once you start working or are not a citizen of the EU/EEA you need to buy insurance. You can compare the different insurance plans on this website:

<https://www.zorgwijzer.nl/zorgvergelijker/english#/search>

The insurance plans are quite pricey, therefore as a student you are entitled to the health insurance grant (zorgtoeslag) which covers the costs of the insurance, you can apply for it via the Ministry of Finance website:

<https://www.belastingdienst.nl/wps/wcm/connect/nl/zorgtoeslag/zorgtoeslag> (unfortunately only available in Dutch).

3.5 General Practitioner

If you need medical assistance the best way is to call or go to the nearest clinic, where the process of assigning a doctor will be explained as GP's are often unavailable and hard to sign up for through the internet.

3.6 Grants

If you are a citizen of the EU/EAA, Switzerland or UK you are **eligible for a student grant of up to €274,90 + €164,30** temporary raise for the year 2023/24 and free subscription for trains and public transport. You must have a work contract and work at least 32 hours per month and your parents' income may not exceed a certain threshold. You

can apply for the grant through the website of the Dutch Ministry of Education at:

<https://www.duo.nl/particulier/student-finance/apply.jsp> (you'll need DigiD for this process).

Once you have applied you will have to send documentary evidence such as your and your parents' ID, employment contract and recent payslips, the details can be found under the tab Eligibility -> Documentary evidence for EU/EEA citizens, UK citizens and Swiss.

3.7 Public transport -> OV chipcard

Paired with the student grant you can opt for free public transport and trains either on weekdays or weekends, this is part of the student grant application process at:

<https://www.duo.nl/particulier/student-finance/apply.jsp>

If you do not qualify for the student grant or want to expand your options you can check the national railway company for different subscriptions as even one trip a month to Amsterdam and back is cheaper with a subscription than individual tickets:

<https://www.ns.nl/en/nsflex/webshop#/abonnementen/lijt>

3.8 Work

In order to sign a work contract you will need:

- Citizen service number (BSN)
- Registration address with a Dutch municipality

As soon as you start working with a contract your European Insurance Card is no longer valid, so make sure to take out insurance and apply for the health insurance grant.

3.9 Tax returns

If you work each year you can apply for tax returns as your estimated taxes do not always match what you actually have to pay. The easiest way is to download the "Aangifte Inkomstenbelasting" app (you might need help as it's only in Dutch), you'll need the DigiD app as well for this process.

Android:

<https://play.google.com/store/apps/details?id=nl.belastingdienst.maa2019.pub&hl=en&gl=US>

Apple:

<https://apps.apple.com/nl/app/aangifte-inkomstenbelasting/id1496619169>

Under the tab “Aangifte” (Declarations) you will see a summary of your income, healthcare costs and more to make sure everything is correct and then at the bottom you’ll see how much tax returns you are eligible for.

Chapter 4: Become a millionaire in your twenties - Budgeting

Starting college is an exciting and transformative experience, but it also marks the beginning of newfound independence, especially when it comes to managing your finances. Many first-year students are faced with the challenge of handling their own money for the first time. To make this transition smoother, it's essential to learn the art of budgeting. This chapter will provide you with valuable insights and tips on budgeting, ensuring that you can enjoy your college life with limited financial stress.

4.1 Why budgeting matters

Budgeting is not just about keeping track of your money; it's a vital skill that can shape your entire future. By budgeting effectively, you gain control over your financial situation. It allows you to:

- Understand where your money is going.
- Avoid overspending and accumulating debt.
- Prepare for unexpected expenses.
- Achieve financial goals like saving for a spring break trip or paying off student loans after graduation.
- Reduce financial stress and enjoy college life to the fullest.

4.2 Assessing your income

In college, your income may come from various sources. Understanding your income streams is crucial:

- Scholarships and grants: These are typically funds you don't have to repay, making them an excellent source of income for students. Think of the 'basisbeurs' or student OV from DUO.
- Part-time jobs: Many students work part-time jobs to cover living expenses. Keep in mind that balancing work and study requires effective time management.
- Parental support: If your parents are contributing financially, it's essential to have open and honest communication about expectations. This will ensure that you exactly know how much money you'll get from them.

4.3 Tracking expenses

Effectively tracking your expenses is the foundation of successful budgeting. It involves:

- Categorizing your expenses: Distinguish between essential expenses (tuition, rent, groceries) and discretionary spending (entertainment, dining out).
- Recording every transaction: Use budgeting apps, spreadsheets, or a simple notebook to record purchases.
- Analyzing your spending: Regularly review your spending patterns to identify areas where you can cut costs.

Knowing how much you spend is important because you'll know how high your income must be to cover your expenses and it would of course be nice if you don't have to take out a student loan.

4.4 Creating a student budget

Building a budget helps you allocate your income to cover your expenses. Here's how to create one:

- Start with fixed costs: Begin by budgeting for essential expenses like tuition, housing, textbooks, and groceries. Ofcourse, POLIS tickets are also part of this :P
- Plan for discretionary spending: Allocate a portion of your income for non-essential activities like going out with friends or buying concert tickets.
- Be realistic: Make sure your budget reflects your actual financial situation and allows for savings. Don't try to fool yourself, because it will only affect yourself.

4.5 Setting financial goals

Setting financial goals provides motivation and direction for your budget. Consider:

- Short-term goals: These might include saving for a new laptop or a summer break trip.

- Long-term goals: Think about larger financial milestones like paying off student loans or saving for housing.
- Building an emergency fund: Having money set aside for unexpected expenses is essential. You never know what's happening, so having some money aside can come handy in unexpected moments.

4.6 Saving money as a student

Saving money while in college can be challenging, but it's possible with these strategies:

- Utilize (student) discounts: Take advantage of discounts and deals offered to students on everything from textbooks to meals. There are student special discounts but a lot of stores also offer discounts to everyone. By keeping track of discounts in grocery stores or in cosmetica stores, you can buy stuff in bulk when it's discounted and save money.
- Share expenses: Consider splitting costs for groceries, meals, maintenance etc.
- Meals: Try to cook with roommates so costs are split or cook for multiple days and put it in the freezer so you can use it whenever you need it.

Conclusion

Budgeting is a skill that can empower you throughout your college journey and beyond. By understanding the importance of budgeting, assessing your income, tracking expenses, and setting financial goals, you'll be well-equipped to manage your finances effectively. Remember that financial success is a continuous process, and the lessons you learn now will shape a secure and prosperous future. Start budgeting today to make the most of your college experience.