

More information?
+ 31 13 466 86 38

HOW DO YOU FINANCE YOUR PROGRAM?

You are about to participate in a TIAS program. One of the best investments you could make. But what is the cleverest way of financing your studies? Below, we list your options.

A. Your employer invests in you: tax-deductible business expenses

Since many organizations consider the sponsoring of their employees as a sound business investment, several employers of the participants in our programs pay (partly) for the expenses. Your employer too can be compensated for the costs for education and deduct these costs as genuine business expenses from the chargeable gains.

B. You invest in yourself

When you are paying for the program yourself, a substantial part of the costs will be compensated for by the tax authorities. You can also choose to enter a loan to (partly) finance your studies.

Tax rebate

As a private taxpayer you can deduct your study costs from your taxable income. (see table 1 and 2).

Bank loan

Many banks offer specific loans for educational purposes. Existing credits or mortgages may also be extended. There is often room for negotiation about financing your studies, especially if you have been a loyal customer of your bank.

Payment plans

You or your company have the possibility to pay the tuition fee of your program in multiple installments. It is even possible to spread it over several years.

Lifelong learning credit

Do you want to take a course, but are you no longer entitled to regular student finance? From the academic year 2017-2018 you can borrow money under certain conditions to pay the tuition fees. Apply for the credit before your training starts. You will not receive credit for expired months. Apply for your credit? Go to the DUO website.

TIAS is the Business School of Tilburg University and TU Eindhoven, one of the leading European Business Schools in the Netherlands, ranked 29th in European Business School Rankings. (Financial Times – 2017)

More information

If you are not a Dutch resident, please check what regulations apply in your country for professionals who wish to constantly innovate and renew themselves.

Do you still have further questions on financing your study? Or any other question about the program of your choice? Please feel free to contact your Program Adviser at:



+ 31 13 466 86 38

Let op!
Geld lenen
kost geld 

Example tax rebate (duration 1 year)

You participate in a program at TIAS, the program fee is € 9,950. You can deduct € 9,700 from your taxable income. In the 38,10% scale you pay € 6,254 yourself. In the 51,75% tariff rate (highest tariff income taxes) you save € 5,020. You do not pay € 9,950 yourself, but € 4,930.

Table 1: Example tax rebate (duration 1 year)

Tax rate	Program fee	Drempel aftrek	Total tax relief	Own costs total
38,10%	€ 9,950,-	250	€ 3,696,-	€ 6,254,-
51,75%	€ 9,950,-	250	€ 5,020,-	€ 4,930,-

Example tax rebate (duration 2 years)

You participate in a two-year program at TIAS, starting date January the first year of your study. The program fee is € 30,000. In the first year as well as in the second year of your study you can deduct € 15,250 from your taxable income. In the 38,10% scale you pay € 18,761 yourself. In the 51,75% tariff rate (highest tariff income taxes) you save € 7,633 per year. You do not pay € 30,000 yourself, but € 14,734.

Table 2: Example tax rebate (duration 2 years)

Tax rate	Program fee	Treshold	Total tax relief	Own costs total
38,10%	€ 30,000	250	€ 5,620 x 2	€ 18,761
51,75%	€ 30,000	250	€ 7,633 x 2	€ 14,734

Take your chance

Choose a program at TIAS and take advantage of maximum deductions in 2019 and 2019. From 2020, the current tax deductible system will be reduced.

*maximum deductibility of study costs is € 15,250 per fiscal year minus the threshold of € 250, -

TIAS