

General principles to be eligible for financial support from the Social Services' office of STUVO (academic year 2026-2027)

1. Types of financial support from STUVO

- Advance on the study grant of the Flemish Community
- STUVO Allowance from the social services' office
- Short-term interest-free study loan
- Long-term interest-free study loan
- Payment in instalments/deferral payment of the tuition fee
- Laptop loan long-term
- Financial support for external psychotherapy
- Financial support for psychomedical care (excluding therapy costs), tutoring and language courses in the language of instruction relevant to the student's study program

2. General principles

1. Students who have graduated but have not been officially deregistered by Student Administrative Services for administrative reasons can no longer submit an application for financial support.
2. Everyone must be given equal opportunities to complete their studies without financial hindering and under favorable conditions.
3. The application, the declaration of the student and the decision of the Committee Study Financing (CSF)¹ are subject to discretion and are protected by the duty of professional confidentiality. The Social Services' staff member shall only communicate the decision of the application to the student themselves, and personal information will be shared with other departments of the educational institution only when their involvement is necessary in the student's best interest, or with external third parties simply and solely in consultation with the student.
4. Each case is handled individually, with the application being reviewed in its entirety and not fragmentary. The various aspects of the living and study costs are hereby taken into account. In principle, STUVO only assists with the study costs. The allowance is primarily intended to cover study costs.
5. Each application is prepared by the student and checked for completeness by a Social Services' staff member (the goal is to remind the student of their responsibility, budget management, rights and obligations, income and expenses, ...) in order to make sure that the student submits a file as complete as possible.
6. The student must, according to their abilities and circumstances (studies, health, family, ...), make as smooth study progress and study efficiency as possible. No financial nor material problem(s) may hinder the studies in higher education. As a starting point we use the actual

¹ The Committee Study Financing (CSF) is a consultative body that normally gathers once per week to discuss and decide upon the requests for an allowance. Apart from this it is also a consultative body concerning the aspects of the social services in the broader sense.

costs and expenses of the student (family) and/or a budget standard program based on a scientific research (which includes a fixed sum for food, clothing, household expenses, insurance, maintenance, ...). For the costs of a car, a disability of more than 66%, water, internet and telephone/mobile phone service a flat-rate maximum is taken into account. Some study costs are also included on a flat-rate basis and/or in accordance with the reference budgets of the 'Budgetstandaard' (cf. 11). In short, all fundamental needs that should be fulfilled in order to let people participate in society in a decent way are taken into account.

7. The approach is as accessible as possible, with special attention for following students:
 - students from a different ethnic and cultural background;
 - students from single-parent families;
 - students from disadvantaged families;
 - transfer students and returning students;
 - students with a replacement income or an integration income from OCMW/CPAS;
 - students who are on their own/who must cover their own living and/or study costs;
 - students from families with heavy financial burdens;
 - students in (temporary) financial need;
 - students with a precarious residency status in Belgium (see below);
 - ...
8. In addition to the financial need (and consequently also the financial resources) the study curriculum also plays a role in the decision.
9. When deciding whether to grant a financial allowance, an advance or a loan, consideration is given to outstanding debts with STUVO and/or the educational institution, the student's academic progress, and the Flemish qualification level of the program for which the student is enrolled in the relevant academic year following repeated enrollments in Flemish Higher Education. The Social Services' office may decide to prioritize the reimbursement of these outstanding debts.
10. A student applying for financial aid may be encouraged to seek a student job, depending on their academic progress and/or study program (e.g. preparation for a second exam session) and/or personal situation.
11. Financial support from the Social Services' office must help to keep the study costs affordable within the family and/or the student budget. The following costs are considered study related costs:
 - tuition fee;
 - books, course material, copies;
 - depreciation of a laptop and printing from the digital learning environment (included as a lump sum);
 - study materials (e.g. paper, folders, highlighters, ...) (included as a lump sum);
 - durable study materials (e.g. software, music instruments, medical supplies, audiovisual material, lab equipment, special clothing, dictionaries, atlases, reference works, calculators,...) in accordance with study program requirements and based on current market prices;
 - rental of student accommodation and related costs (utility costs and internet) with a maximum per city;
 - transportation costs from home/student housing to campus, from home/student housing to internship or from student housing to home (based on public transportation fares);

- mandatory study trips, projects, excursions, study visits and other travel related to academic assignments;
- internships (in Belgium and/or abroad) + (Erasmus) exchanges within or outside Europe;
- additional expenses due to a temporary or permanent disability (e.g. extra copies, transportation costs, medical expenses, support services, ...);
- additional costs due to psychosocial support (therapy costs, skills training, ...);
- extra costs for psychomedical care, tutoring and language courses in the student's language of instruction;
- costs arising from following an education (e.g. costs for childcare during classes or internship or during the preparation for the exam period, ...);
- costs for consumables/handicraft material such as drawing paper, drawing and painting materials;
- cost of bachelor's thesis / final project / master's thesis / internship report / workplace learning / software (included as a lump sum);
- ...

In addition, other costs may also be taken into account. These are costs that place an additional burden on the student's and/or the family's available budget. Following costs may be considered:

- monthly payment of a debt;
- medical expenses;
- expenses and costs resulting from an unforeseen setback;
- ...

12. The Committee Study Financing (CSF) may make a preliminary decision for the upcoming academic year. A student may submit an application for financial support before enrolling at the educational institution and may get a conditional decision concerning a financial allowance. At the start of the academic year, it will be verified whether the previously reported financial situation still corresponds to the current one and whether the student is actually enrolled before proceeding with the payment of the allowance.
13. Applications for financial assistance may only be submitted during the relevant academic year. To renew the application for financial support, the student must submit a new application each academic year.

3. Further details on each type of support

Advance on the study grant of the Flemish Community

Application criteria

Any student (under 30 years of age on December 31 of the calendar year in which the academic year begins) who is eligible for a study from the Flemish Community, may receive an advance payment on the study grant. The eligibility and amount of the study grant will first be simulated by an employee from the Social Services' office based on official regulations. The student is expected to provide all information required for this simulation in good faith.

Students who still have an outstanding advance from a previous academic year cannot, in principle, apply to the Social Services' office for an new advance on the new study grant during the current academic year.

Procedure

If an advance is granted, an agreement (in duplicate) must be drawn up between the student and the educational institution. The advance payment will take place after the agreement has been signed by both parties. The Social Services' staff member notifies the Department of Scholarships ("Dienst Studietoelagen"), in accordance with the regulations, that the student has received an advance on their study grant.

Amount

The student may receive one or more advances, the total of which may not exceed 50% of the estimated student grant. This advance is paid in a single instalment or in several instalments. In exceptional cases, a second or third advance may be paid after approval of the Committee Study Financing.

Payment terms

The advances are paid by the Finance Department in consultation with the Social Services' office. The amount is deposited into the students' bank account or is used to pay outstanding tuition fees to the educational institution.

Reimbursement terms

Upon finalization of the study grant application by the Flemish Community, the Department of Scholarships will transfer the amount of the advance directly to the institution. In case the study grant from the Flemish Community is less than the paid advance or if the student is not eligible for a study grant, the student must reimburse the difference or the full amount to the institution within one month of receiving the notification of approval from the Department of Scholarships. If the student wishes, a reimbursement plan can be agreed upon with a Social Services' staff member.

If the student refrains from reimbursing the required amount(s) to the institution on time, the student will be given notice of default via registered mail, which will state the grounds for the recovery, the total amount to be refunded, and the deadline for payment.

In case the payment is failed to be done in time, the student has to pay the legal interest on the principal amount, calculated from the expiration of the repayment deadline specified in the notice of default. The institution reserves the right to take the necessary steps for a judicial recovery of the due amount without prior notice.

If the Department of Scholarships reimburses the advance to the student instead of to the institution, the student must refund the portion of this "excess" study grant, equal to the amount of the granted advance, to the institution. If the student fails to refund the amount, the above-mentioned procedure is applied.

STUVO Allowance from the Social Services' office

Application criteria

Any student who enrolls in a program with a degree contract may submit an application/file for financial support during the current academic year if the student meets the following conditions:

a) the nationality conditions applied by the Department of Scholarships ("Dienst Studietoelagen") of the Flemish Community for the award of a study grant;

b) enrollment is for the purpose of obtaining a diploma or certificate in one of the following programs, with each program corresponding to a single degree track:

- enrolment in a professional bachelor's program;
- enrolment in a bridging or preparatory program and consecutive master's program;
- enrolment for an academic bachelor and consecutive master's program;
- enrolment for an educational bachelor's, or master's program;

c) maximum 2 of the above-mentioned programs per student are eligible for funding, excluding a sequence of and academic bachelor's and consecutive master's program, of which only 1 program is eligible.

d) students are enrolled for more than 27 credits, unless the student is in their final year and/or, due to illness or hospitalization, is forced to reduce their number of credits during the academic year to less than 27 credits, or is enrolled for less than 27 credits on medical advice or due to the sequence of courses or the advice of a study path coach.

Enrolment in a post-bachelor's or post-master's program is under no circumstances eligible for a STUVO allowance.

Each application is subject to an individual file and takes into account the social and financial situation of student's family and/or the student's own social and financial situation (cf. the Social Services' office internal step-by-step guide).

To be eligible for financial support from the Social Services' office, a student must, in principle, meet the nationality conditions for study financing from the Flemish Community. The following students may then be eligible (non-exhaustive list):

- students who are not eligible for a study grant from the Flemish Community due to lack of 'joker' and/or study financing credit;
- students who are not eligible for a study grant from the Flemish Community due to the parent's or student's income being too high, BUT are nevertheless facing financial difficulties in reality;
- students who are eligible for a study grant from the Flemish Community, BUT for whom the grant is insufficient to cover all study costs;
- students who, due to circumstances, no longer receive financial support from their parent(s) and have a budget shortfall;

- students who receive an integration income from OCMW/CPAS, but still lack sufficient financial resources;
- students who lack sufficient financial resources due to unforeseen expenses (within the family), due to burden of debt or an exceptional circumstance;
- students who rent a student accommodation who are eligible for a study grant from the Flemish Community.

Only in two cases an allowance can be granted to a student who does not fulfill the nationality conditions for a study grant from the Flemish Community:

- when a student is in a temporary emergency situation that could not have been foreseen and for which they are not at fault;
- in the case of precarious residence in Belgium. This concerns foreign nationals who do not have a right of residence as a student or in any other capacity, but who are merely tolerated in Belgium, whether or not they are awaiting a final decision on their right of residence (e.g. in the context of an asylum procedure, having resided in Belgium for at least 5 years, or having obtained their secondary education diploma in Belgium). They often have no or insufficient financial means to cover their living and study expenses. If these students are admitted to our institution of higher education, they may be eligible for an allowance to cover their study costs.

Specifically, a student's situation is examined by assessing the various aspects of the student's (and the family's, if applicable) living and study costs. This detailed assessment is intended to provide as complete an overview as possible of the student's (and the family's, if applicable) social and financial situation.

Procedure

The student registers with the Social Services' office staff member at their campus. The reason for registration can vary: an explicit request for financial support from STUVO for study-related costs, a request for an allowance due to decrease of the income, the student's family situation is no longer bearable and/or they wish to request an integration income from OCMW/CPAS, ...

During the initial contact, the exact nature of the problem is assessed, always taking into account both material needs and non-material issues. The applicant is informed about the options available to assist them, whether or not through student services, and the procedure that must be followed.

The application is made using a standard form that the student fills out and submits with the required and necessary attachments. The Social Services' office staff member provides sufficient explanation in this regard. Once the applicant returns the completed form in person or via email, the Social Services' office staff member checks it for completeness and, if necessary, corrects or completes it. The aim is to obtain as complete an overview as possible of the student's socio-financial situation.

The file is discussed at the Committee Study Financing, which consists of at least 3 staff members from the Social Services' office. Each staff member explains their file(s), and based on this explanation, a proposal is made that leads to a decision by mutual agreement. This decision is always based on the actual and/or realistic income and expenses of the student and/or the family, the budget standard program (cf. above), the history of previous decisions, and the academic history and/or academic progress, thereby ensuring objectivity as much as possible. A decision is only valid if it is has been approved by at least 3 staff members of the Social Services' office. If, during the review of certain cases, it becomes apparent that information is still missing, the decision is postponed and additional information and/or an extra meeting with the student is required.

After the discussion, a staff member of the Committee Study Financing records the decision in an application used to maintain an overview of the previously taken decisions and also to generate

quantitative/qualitative reports.

The student is notified of the decision and the next steps by email as soon as possible after the Committee Study Financing. If financial aid is granted, an agreement is drawn up between the student and Odisee. The allowance can only be paid after the agreement has been drawn up in duplicate and is signed by both parties. The student always receives a proper copy of the agreement.

The Social Services' office staff member who prepared the file and presented it to the Committee Study Financing normally follows up on the student's file and remains the student's contact person. The staff member will inform the student that in the event of significant changes in the family's and/or the student's socio-financial situation, the student must contact him/her.

Important remark

If the situation has changed during the academic year due to specific circumstances (e.g. divorce, sudden de facto independence, exceptional costs, illness, decease, ...), only the study costs, income and expenses as from that date until the end of the academic year will be taken into account. In that case, it is assumed that the student has already paid a portion of the study costs.

Eligibility conditions

When granting an allowance from STUVO, certain recommendations may be made or conditions may be imposed.

A student may change their field of study once without affecting their eligibility for a STUVO allowance. However, there are consequences starting as of the second change of study program. At the second change of study program, the student is still entitled to a STUVO allowance, but it is granted for 1 semester (the allowance is halved) and the second portion is only granted if the student has obtained sufficient credits in January (50% of the examined courses). If a student changes their field of study again, the STUVO allowance will be denied. A student may be considered eligible for financial aid again provided they achieved 75% academic progress on an annual basis during the previous academic year and have proven financial need.

'Reorientation' (or change of study program) is defined as:

- transferring from one study program to another, starting from the moment credits from the previous program are definitively considered to have been obtained;
- this also includes switching from one study program to another between academic years.

Changing one's major is not considered a 'reorientation'.

If there has been a steady academic progress (< 50%) in previous enrollments, the allowance may be adjusted in line with the academic progress of all study programs the student has enrolled in at the same Flemish Qualification Level and a conditional allowance may be granted.

If there has been no academic progress during a previous enrollment and no change of study program, a conditional allowance will be awarded.

After two consecutive academic years with no academic progress and no change of study program, a STUVO allowance will be denied.

Each case may be reviewed at any time during the current academic year. If an initial decision was negative but significant changes occur in the socio-financial situation during the current academic year,

this may lead to a review of the case at the student's request. Positive decisions may also be reviewed if the student does not agree with the granted amount.

Maximum amount

A maximum amount of 3,100 EUR is set for a student living in student housing and for a commuting student who is not eligible for a study grant from the Flemish Community. A commuting student who is eligible for a study grant is entitled to a maximum of 1,350 EUR. The aim is to assist the student with an allowance that meets their financial needs during the current academic year. If it appears that the student has a structural socio-financial problem, the student – whether or not in consultation with the Social Services' office – will be encouraged to contact external organisations such as OCMW/CPAS, RVA, JAC, CAW, the social grocery store, ...

Payment terms

The allowance is paid out through the Finance Department. Depending on the nature of the request, the amount, the study curriculum, or whether or not the student receives an integration income from OCMW/CPAS, the amount is paid out as a lump sum or in instalments. In principle, the amount is paid to the student, unless the student agrees in writing that the allowance is paid to another person or another service.

The payment of the allowance will be reduced and/or suspended if:

- the student receives additional financial assistance for their studies that was not known at the time of the application;
- the student has provided incomplete and/or incorrect information or has done an incomplete and/or wrong declaration;
- the student drops out of the study program.

Recovery procedures

A reimbursement of the paid sum(s) may only be requested if the conditions specified in the contract have not been met.

Short-term study loan

A short-term study loan is an **interest-free** loan that is repaid during the studies in the current academic year and that is settled before the start of the following academic year. This loan may or may not be converted into a STUVO allowance at a later date.

Application criteria

Any student who enrolls in a program with a diploma or credit contract may submit an application for a short-term study loan during the current academic year if the student meets the nationality conditions set by the Department of Scholarships ("Dienst Studietoelagen") of the Flemish Community for the eligibility of a study grant.

A decision to grant a short-term study loan may be made only in certain cases. Possible criteria include:

- the parents do not pay for the studies anymore despite having sufficient financial means;
- the student must pay for their books upfront and the OCMW reimburses them afterwards;
- the student cannot pay the deposit for their student housing;
- ...

A short-term study loan may be granted to a student who does not meet the nationality conditions from the Flemish Community only in 2 cases:

- when a student is in a temporary emergency situation that could not have been foreseen and for which they are not at fault;

- in the case of precarious residence in Belgium. This concerns foreign nationals who do not have a right of residence as a student or in any other capacity, but who are merely tolerated in Belgium, whether or not they are awaiting a final decision on their right of residence (e.g. in the context of an asylum procedure, having resided in Belgium for at least 5 years, or having obtained their secondary education diploma in Belgium).

Procedure

Similar to the procedure for the STUVO allowance.

Eligibility conditions

Each application may be reviewed at any time. If an application was initially denied but significant changes occur in the student's socio-financial situation during the academic year, this can give cause to a review of the application.

A short-term loan can also be converted into a STUVO allowance at any time if the Committee Study Financing decides that this is desirable.

Maximum amount

No maximum amount is set. The aim is to assist students in financial distress with financial problems during the current academic year that hinder their studies or study progress.

If it appears that the student has a structural socio-financial problem, the student – whether or not in consultation with the Social Services' office – will be encouraged to contact external organisations such as OCMW/CPAS, RVA, JAC, CAW, the social grocery store, ...

Payment terms

The payment is made through the Finance Department. The amount is paid to the student, in cases of emergency (i.e. exceptionally), immediately and without discussion at the Committee Study Financing. In all other cases, the file will be discussed first during the Committee Study Financing.

The payment of the allowance will be reduced and/or suspended if:

- the student receives additional financial assistance for their studies that was not known at the time of the application;
- the student has provided incomplete and/or incorrect information or has done an incomplete and/or wrong declaration;
- the student drops out of the study program.

Reimbursement terms

The student is personally responsible for repaying the lent amount, and this is monitored by the Social Services' office staff member, in coordination with the Finance Department. Repayment takes place during the academic year in which the loan was granted and according to a specific payment schedule, as stated in the agreement.

If the student's socio-financial situation changes or if there are difficulties in repaying the lent amount, the Committee Study Financing may decide to convert the interest-free loan into an allowance.

Long-term study loan

A long-term study loan is an **interest-free** loan that must be reimbursed after graduation or suspension of the study program on the campus under the conditions below.

Application criteria

Any student who enrolls in a program with a diploma or credit contract may submit an application for a short-term study loan during the current academic year if the student meets the nationality conditions set by the Department of Scholarships ("Dienst Studietoelagen") of the Flemish Community for the eligibility of a study grant.

A long-term loan may only be granted in the following cases:

- students who are expected to complete their studies (which they are currently pursuing) in the course of the current academic year may be granted an interest-free study loan, either in full or in part;
- if the student is pursuing a "Ma-na-Ma" program (Advanced Master) with increased tuition fees and already holds a degree that offers sufficient employment prospects.

It is, no matter what, STUVO's responsibility to ensure that the total amount of interest-free loans does not exceed the student's ability to repay.

A long-term study loan may be granted to a student who does not meet the nationality conditions from the Flemish Community only in 2 cases:

- when a student is in a temporary emergency situation that could not have been foreseen and for which they are not at fault;
- in the case of precarious residence in Belgium. This concerns foreign nationals who do not have a right of residence as a student or in any other capacity, but who are merely tolerated in Belgium, whether or not they are awaiting a final decision on their right of residence (e.g. in the context of an asylum procedure, having resided in Belgium for at least 5 years, or having obtained their secondary education diploma in Belgium).

Procedure

Similar to the procedure for the STUVO allowance.

Eligibility conditions

It is possible that the student will be required to provide something in return and that certain expectations will be specified, such as:

- participating in academic counseling and/or psychological counseling;
- working as a student;
- budget counseling, ...

Maximum amount

Similar to the short-term loan.

Payment terms

Similar to the short-term loan.

Reimbursement terms

The Social Services' office of the campus where the student is enrolled is responsible for the follow-up of the reimbursement in accordance with the agreement.

The reimbursement starts as of the month after graduation or suspension of the study program for which the loan was taken out. If the student does not immediately have an income, the reimbursement will in any case begin no later than 12 months after the borrower has completed or suspended the study program for which the loan was taken out.

The borrower agrees to amortize a monthly amount of at least 10% of their net monthly income until the entire debt is paid off. In any case, the mandatory annual refund is at least €700 in the second year following the graduation or the definite suspension of the study program, increased by €350 for each subsequent year.

The total debt must be reimbursed within a term of 5 years after the graduation of the study program for which a loan was taken out on the campus or a definite suspension of this study program, even if multiple study loans were taken out during the course of study.

Payment in instalments/Deferral of the tuition fee payments

Application criteria

Students who are not eligible for the reduced tuition fee and have difficulties to pay the total tuition fee in a single instalment may apply for a payment plan or deferment.

Students at KU Leuven Campus Brussels or Campus Ghent:

All enrolled students may request a deferral of the tuition fee payment until December 1st of the academic year for which they are enrolled via a web form available on the KU Leuven tuition fees website: <https://www.kuleuven.be/inschrijvingen/registratie/fees/payment>

Students at Odisee:

- Odisee students may request a staggered payment twice: once for the fixed sum of the tuition fee and once for the variable sum of the tuition fee upon approval of their ISP (Individual Study Program).
Only non-EEA students with a student visa or student residence permit enrolled in the Bachelor of Business Management program cannot request a payment plan for the fixed sum. This sum must first be paid in full before they can request a payment plan for the variable sum by sending an e-mail to Student Administrative Services: sa@odisee.be.
- A minimum of €150 of the fixed sum of the tuition fee must always be paid before they are eligible for a payment plan for the remainder (maximum payment plan until March 31).
- Requesting a payment plan after December 1: 1/3rd of the total tuition fee must be paid, and the remainder can be spread until March 31.
- Requesting a payment in instalments after February 1: 2/3rd of the total tuition fee must be paid, and the remainder can be spread until March 31.

Conditions for Odisee students

If the agreed-upon payments are not met, the remaining amount is due in full immediately.

Study programs not recognized by the Flemish Community are not eligible for tuition fee payment plans.

After 31 March, payment plans are only possible based on the application form used for the STUVO allowance from the Social Services' office, unless:

- the student initially paid the reduced tuition fee, but it later turns out that the full tuition fee must be paid. In this case, a staggered payment can be requested and the payment can be spread up to 3 months after the decision of the Department of Scholarships ("Dienst Studietoelagen");
- the student enrolls only in second-semester courses as of February. In this case, the student may request a payment plan extending until the end of April at the latest.

Procedure

The student submits a payment plan proposal online, in accordance with the application criteria, via <https://www.odisee.be/en/payment-installments> so its registered into the Social Services' application. The payment plan proposal is reviewed in the application by a staff member and approved if the criteria are met. The student receives a confirmation email with the approved payment plan. The approved payment plan is put into SAP by a staff member.

Laptop loan

Application criteria

Students who receive an integration income from OCMW/CPAS may borrow a laptop for the entire academic year after submitting a request to a Social Services' office staff member and upon presentation of proof of the integration income.

Other students may only borrow a laptop for the long term (more than 2 weeks) based on an individual file (in accordance with the STUVO allowance application). The student's and/or family's social and financial situation, as well as their academic history and progress, will be taken into account.

Procedure

Similar to the procedure for the STUVO allowance.

Loan terms

The laptops can be picked up at the learning centre. The equipment will be reserved in advance by a Social Services' office staff member and the student will be notified when the laptop is ready for pickup.

External psychotherapy

Cf. procedure for external psychotherapy (Student Counseling Domain Group)

Psychomedical assistance (excluding therapy costs), tutoring, and language courses in the language of instruction relevant to the student's study program

Application criteria

Students may apply to the Social Services' office to recover some or all of the costs related to dyslexia, speech therapy, language courses in the language of instruction of the program they are pursuing, tutoring relevant to their program, ... if a care coordinator and/or student psychologist from STUVO and/or the program director, learning path coach, or program coordinator deems it useful or desirable.

Procedure

Similar to the procedure for the STUVO allowance.

Eligibility requirements

Cf. STUVO allowance.

These costs will be taken into account as study costs. Reimbursements from the Belgian health insurance or other organisation(s) are taken into account. If studies are suspended and/or terminated, no further reimbursement can be granted.

Maximum amount

Same as the STUVO allowance.

4. Reduced tuition fees

Normally, only following students are eligible for a reduction of the tuition fees (scholarship rate or near-scholarship rate):

- students who are eligible for a study grant from the Flemish Community (scholarship rate);
- students who fulfill the nationality and financial conditions;
- students who are not eligible for a study grant, but whose reference income is no more than 3,984 EUR (academic year 2025-2026) higher than the maximum income (near-scholarship rate);
- students who do not receive a study grant due to the cadastral income from external assets, provided that their reference income is lower than the maximum income.

5. Operations and framework

5.1 Signature

The Executive Board of Odisee authorizes all employees from the Social Services' office to sign, on behalf of Odisee, the agreements for an allowance from STUVO, STUVO loans, and advances on the study grants from the Flemish Community.

5.2 Information

Students can obtain information about financial support from STUVO from any employee of the Social Services' office. This service must be communicated to the target group in an inclusive, targeted and proactive manner. Every student is entitled to accurate information. This information is disseminated via the website, the student portal, the 'Centen voor Studenten' website, specific emails and flyers, explanation in the study programs' brochures, and during orientation and information days, among other channels.

5.3 Registration

Applications are registered in detail. Every form of financial support is registered in the Social Services' application, from which Excel files can be generated. This registration is important for the annual report and reporting to the government, but also for our own policy.

5.4 Follow-up on the study loans

The Finance Department, together with the Social Services' office, is responsible for monitoring the payments.

5.5 Appeal Procedure

If the student disagrees with the decision from the Committee Study Financing, he/she has the right to enter an appeal against this decision.

Under penalty of the appeal being deemed inadmissible, the student must, before filing an appeal, have made a written appointment to review and discuss their file with the case handler in question. The appeal must in any case be filed by email within a 30-calendar-day period starting from the date the Committee Study Financing's decision was sent. The appeal must, on pain of inadmissibility, include the identity of the student concerned, the contested decision(s), and a factual description of the objections raised, and must be addressed to the administrative manager of STUVO, Inge Maes, inge.maes@odisee.be

Upon receipt of the appeal, it will be reviewed by the Committee consisting of the administrative manager and the head of STUVO. The Committee may hear the student. The student will be notified of the Committee's final decision by email from the administrative manager of STUVO. This decision is final and therefore not subject to further appeal to the educational institution.

6. More information?

Please contact the staff member of the Social Services' office of STUVO on your campus

Campus Brussels

Alicia Janssen, Els Jacobs, Marie-Odette Moreau, Marieke Steurs

socialedienst@stuvobrussel.be

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Last updated on July 3, 2026