

# Costs of living in the Netherlands

Knowledge Center for International Staff

On average, around €900–1000 will be sufficient to cover the cost of living for PhD candidates/students. Note that these are estimates only. Depending on your personal spending habits, they may well be higher or lower.

## Housing

In general, rental prices in Maastricht and the Limburg province are lower than those in the Dutch Randstad area (Utrecht, Amsterdam and Rotterdam).

- One- or two-bedroom apartments in Maastricht: €600–900/month
- Studios: €400–600/month
- Rooms in a student house: €250–400/month.

Rental prices depend on property location. The city centre and south-west area of town tend to be the most expensive. On the other hand, the north-east, north-west and south-east areas tend to be more budget friendly. Rental prices for short lets tend to be higher than prices for long ones, as short-term rentals are usually fully furnished.

In the Netherlands, rent is usually paid at the end of the month in advance for the following month. A deposit consisting of one- or two-month rent is also very common.

## Food

Not-too-big spenders get by with €150–200 a month, assuming that you eat home-cooked meals. If you live in a non-furnished house, you may need to buy kitchen tools; these are not included in this figure.

## Telephone

This depends a lot on your own situation, easily €25–50 a month. If you call your friends and family back home, the cost of your bill will of course depend on the country you're phoning to and the type of phone you use: landline, mobile, or internet phone. In the Netherlands, it's expensive to call abroad using a mobile phone. A landline is a lot cheaper, especially if you use a budget international phone company. In some student houses, you can share a landline with others, probably a budget-friendly option. The monthly subscription price for a landline is ~€20, depending on the package.

## Insurance

Note that you must take out health insurance. The fee (€40–120 a month) depends on whether you are obliged to take out the more expensive basic Dutch health insurance (*zorgverzekering*); if not, you end up paying less. Further, we strongly suggest you take out some form of personal liability insurance. This is common practice in the Netherlands and not very expensive. AON and Lippmann offer adequate (health and liability) insurance for reasonable prices.

## **Bicycles**

Cycling is an ideal way of transport. The road system has many bike lanes. Second-hand bikes are available from ~€25. Make sure you buy a good bike lock (so your bike won't get stolen too easily, though it's not a guarantee), as well as light on your bike (the police here are known to fine bikers not using lights in the dark).

## **Various**

Sample prices (per item):

- Drinks: €2 on average (more for liquors)
- Cheap meal out ("dish of the day"): €10–15
- Cinema tickets: €7–10 (excluding snacks/beverages)
- Public transport: ~€65 a month, though this depends on the amount of travelling you do.
- Sports card: ~€100 a year. At Maastricht University's sports centre you can do any number of individual or team sports for very reasonable prices. This is also a relatively cheap way to meet other people.