

AFFORDABLE STUDIES

ACADEMIC YEAR 2025–2026

DISCLAIMER:
the information in this brochure is only valid if you meet nationality conditions.
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Stuvo

 hogeschool
VIVES

KU LEUVEN
BRUGGE

stuvoloods.be

**STUDY
AT VIVES.
WHAT DOES
IT COST?**



How much budget should you provide?

Unfortunately, nothing is for free. In this brochure we want to give you a bird's-eye-view on all the main things that make up the day to day costs of your education. Fortunately, there is also good news: there are quite a few facilities that can help keep your student budget in balance. Cheer yourself and read everything about it. But first the moment of truth: what does studying at VIVES cost?

What are study costs?

Before getting into the numbers, we'd like to explain what we mean by study costs. Study costs are expenses that are directly linked to your studies. In other words, expenses you wouldn't have if you weren't a student. This means your tuition fee, books and other studying materials but also your computer, your campus card or the rent for your student room. What we don't take into account, are your living expenses: the clothes you wear or the food you eat. We assume you would also be eating or walking around more or less fully clothed if you weren't a student.

Tuition fee

The amount of the tuition fee for bachelor and graduate students depends on your scholarship status and the number of study points you're enrolled for. There is always a fixed amount plus, depending on your status, a variable amount per study point*:

Scholarship rate:

- You're entitled to a scholarship from the Flemish Community or you're not entitled to a scholarship from the Flemish Community because you don't meet the study requirements but you do meet the financial and nationality conditions.

Near-scholarship rate:

- You're not entitled to a scholarship from the Flemish Community because you don't meet the financial conditions, but your family income is less than €3900 (amount 2024-2025) higher than the upper limit.

- You do meet the financial conditions to obtain a scholarship but you are not entitled to one because your home's value is too high.
Nationality conditions must be met in both cases.

Non-scholarship rate:

You do not belong to the categories listed above but you do meet the nationality conditions.

Consult the website www.vives.be/en/degree-students/tuition-fees for more details.

If you don't fulfill the nationality requirements, STUVO's social services can't do anything for you. You can contact the service of International Office or check if you can get financed by your home country.



	fixed amount	variable amount	e.g. enrolment 60 study points
scholarship rate	€ 136,50	-	€ 136,50
near-scholarship rate	€ 299,00	€ 5,20	€ 611,00
non-scholarship rate	€ 299,00	€ 14,20	€ 1157,00

**academic year 2025-2026*



Are you unable to pay your tuition fee in full upon reception of the bill? Schedule an appointment with STUVO's social services.

We will check if you're entitled to a reduced tuition fee, or if it's possible for you to pay in installments. Once you've received a final notice and/or have been cut off from your KU Loker, only STUVO can investigate your right to a reduced tuition fee.

Note that these rates only apply if you meet the nationality requirements OR are a subject of the EER. If you don't meet the nationality requirements and aren't a subject of the EER, the tuition fee will amount to € 6500 euros for 60 study points (amount academic year 2025-2026).

Costs specific to the course

Study materials

By study materials we mainly mean the volumes you have to memorise by late June: your books and courses. These should cost you around €600. Some programmes use less or perhaps slightly more expensive materials than others. In addition, you will need some other items: paper, writing equipment, an agenda... It's largely up to you how much you spend on this, but €85 will go a long way.

Depending on your training programme you may have to take into account things like crafts materials, sporting equipment, musical instruments, professional gear or tools. Costs can vary from €2150 to €800.

A computer is an absolute necessity these days, as is a reliable internet connection. Depending on brand and performance, a desktop or laptop can set you back €600 to €1500. However, not every study programme requires a brand-new computer.

Go to vives.be/startjestudie for an estimate of the average cost per programme.



Study visits and trips

In higher education, sometimes learning involves travel, usually during the final year of a programme. Obviously the cost depends on the destination and the length of your stay. For the most expensive trips there are sometimes more moderately priced alternatives. In some programmes several initiatives have been set up to reduce the cost of the study trip.

Housing



Student rooms

On average, a student room in the area of Bruges, Kortrijk, Torhout, Roeselare and Ostend will cost you around €450 per month. If you prefer a studio apartment (with your own bathroom and perhaps a kitchenette), you will pay around €520 in the Bruges, Kortrijk, Torhout, Roeselare and Ostend regions. In some cases the rent includes all bills, other times you will have to pay extra for electricity, heating, water or internet. Keep this in mind before you sign an agreement and also check if you are renting the room for a period of 10, 11 or 12 months.

Generally the landlord will require a deposit, usually in the amount of one or two months' rent. Our housing service will be more than happy to help you with information and advice on student rooms and they will also offer legal information or conflict mediation. On www.kotwest.be you will find an overview of student rooms or studios available in West Flanders, useful tips, a standard rental agreement,...

In addition to the rooms on the private market, there are also rooms offered by STUVO on the Kortrijk, Bruges, Ostend, Torhout and Roeselare campuses. Demand is usually far higher than supply so don't waste time! For our rooms the rent includes heating, electricity, water and internet.

Overview of our residences for students



Kortrijk

Peda (on campus):

51 rooms at €311,69/month; rental agreement for 11 months; including 6 rooms with adapted sanitary facilities and wheelchair accessible

Doorniksesteenweg residence (on campus):

114 rooms at €454,53/month;
12 rooms at €481,46/month;
private bathroom; rental agreement for 12 months

Meersstraat residence (near the station):

76 single rooms at €428,70/month and 19 double rooms at €579,29/month; private bathroom; rental agreement for 12 months or per semester

Roeselare

Student home 'Hogeschool' (on campus):

44 rooms between €256,72 and €291,07/month; rental agreement for 11 months

Student home 'Vijfwegen':

29 rooms at €303,53/month;
3 larger rooms at €320,75/month;
rental agreement for 12 months

Student home 'Ter Wilge':

15 rooms at €350,43 (single room) or €376,99 (single studio) per month; rental agreement for 12 months

Student home 'Ter Eik':

26 rooms at €361,81/month; rental agreement for 12 months;
4 studios at €459,15/month; rental agreement for 12 months; private kitchenette

Torhout

Bruggestraat residence:

47 rooms between €297,94 and €421,63/month; private bathroom; rental agreement for 12 months

Bruges

The Crown residence:

131 rooms at €456,95/month;
6 rooms at €491,65/month;
private bathroom; rental agreement for 12 months

Oostende

VIVESTO

(residence near campus and the railway station):

48 rooms at €453,19/month; private bathroom; rental agreement for 12 months.

On the road, commuting

BICYCLE

There are bikes to rent at every campus, a service we are offering in cooperation with several partners.



TIP:

Fietspunt is coming to VIVES CAMPUS BRUGGE during the first week of the academic year. You can apply for a bike and collect it straightaway. During the academic year you need to go to Fietspunt to rent a bike.

Bruges

Thanks to Brugge Studentenstad, you can rent a bicycle through Fietspunt. If available, you can take one with you right away after filling out the necessary paperwork. The price includes maintenance and a bike lock. The campus has a free and covered bicycle stall. The minimum rental period is 3 months at €7/month. You pay a one-time deposit of €75. When collecting your bicycle you pay through Bancontact.

Check our website for more details: stuvoloods.be/brugge/mobiliteit/met-de-fiets.

Oostende

At Fietspunt Oostende you can rent a bicycle for €7/month. There's a one-time deposit of €75. The price includes a free maintenance session and bike lock. You can take your bicycle with you on the spot after filling out the necessary paperwork. Payments are through Bancontact. Advance reservation is not required, you can just drop by Fietspunt in Ostend.

Check our website for more details: stuvoloods.be/oostende/mobiliteit/met-de-fiets.

Stuvo

Kortrijk

You can reserve a bicycle online through Mobiel. Two days after your reservation you can collect your bike at Mobiel (at the back of the station). Two maintenance sessions are included in the price if you rent your bike for a full academic year. The maintenance dates are listed in the contract. You can also take out optional theft insurance and make use of a guarded bicycle parking. The rental price is €8/month and there's a one-time deposit of €30 to be paid during the online reservation process. There is a one-time reservation fee of €21.

Check our website for more details:
[stuvoloods.be/kortrijk/mobiliteit/
met-de-fiets](https://stuvoloods.be/kortrijk/mobiliteit/met-de-fiets).

Roeselare

In Roeselare on Stationsplein, Eco-Velo offers bicycles with a quality lock. Rent is €5/month plus a one-time deposit of €50. Both the deposit and rent are paid when you collect your bike. No reservation required.

Check our website for more details:
[stuvoloods.be/roeselare/mobiliteit/
met-de-fiets](https://stuvoloods.be/roeselare/mobiliteit/met-de-fiets).

Torhout

You can loan a VIVES bicycle free of charge at reception. You will be asked to leave your student card as a guarantee. Bicycles must be returned to the VIVES Torhout reception desk before 4 p.m.

Check our website for more details:
[stuvoloods.be/torhout/mobiliteit/
met-de-fiets](https://stuvoloods.be/torhout/mobiliteit/met-de-fiets).

PUBLIC TRANSPORT

Aside from being eco-friendly, using public transport is also good for your wallet. Both De Lijn and NMBS have special student formulas.

If you take both an NMBS train and a De Lijn bus then opt for a combination ticket and save money*. You'll only need one ticket for your entire trip.

* ask De Lijn or the municipal authorities if you are eligible for the special lower rates.





**All our campuses
are easily
accessible by bus.**



Bus Pass Kortrijk

In Kortrijk students pay just €10 for a bus pass valid in the entire city.

The bus pass can be purchased at VIVES (during registration) or via the KU counter during the academic year.

Bus Bruges

At STUVO you can buy a 10-ride pass for only €15 (the normal rate is €21). For more information and/or to purchase your pass, head to STUVO's reception in Bruges or drop by the reception desk at our Ostend campus.

DE LIJN

Buzzy Pazz for users up to the age of 24

A Buzzy Pazz allows you to use the bus and tram in the whole of Flanders for a month, three months or a year at a ridiculously low rate. For an entire year you pay €215. If your family buys several Buzzy Pazzes, there are extra discounts.

Omnipas for users aged 25 and above

The Omnipas is a subscription formula at De Lijn for passengers aged **25 and above**. An Omnipas allows you to travel unrestricted all over Flanders. The price of your Omnipas depends on the validity period. There's an Omnipas for 1 month, 3 months or 12 months. A 12-month Omnipas costs €416.

Go to delijn.be for more details.

* prices subject to possible indexation

NMBS

Student rail pass for users aged below 26

All VIVES campuses are within easy reach from the railway station, either by bus or on foot. If you're **under 26** and commuting to school every day, the student rail pass is the right formula for you! Pick your itinerary, a validity period (1 month, 3 months or 12 months) and make the selected journey as often as you like within that time frame. The further and longer you want to travel, the more expensive the rail pass.

Youth Multi under 26

Ten single journeys/rides in 2nd class between two stations of choice for €64: enjoy with Youth Multi, if you are under 26. Fun fact: Youth Multi is not personally linked. Sharing with friends and family is allowed! This ticket is valid for 1 year.

— TIP:

- buy the rail pass using the NMBS app and pay less (€62)

Youth ticket under 26

With a Youth ticket (until the age of 25) you enjoy one single trip anywhere in Belgium for just €7,70.

Student Multi under 26

Do you live in a dorm or do you only travel back and forth a few times a week? The **Student Multi** is the perfect solution for you if you are younger than 26 and you travel 2 to 3 times a week on the same route. With the Student Multi you can travel 5 times back and forth between 2 stations anywhere in Belgium, during a period of 49 days. If you take 4 or more return trips a week, then better use a student subscription.



TIP:

The Mobib card is a convenient chip card that allows you to upload your NMBS rail passes, as well as tickets and passes for MIVB, TEC and De Lijn. This card costs €6 and is valid for 5 years. Go to nmbs.be for more details.

View all [season tickets](#) here.

Standard Multi above 26

The concept is similar to that of the Youth Ticket: 1 card, 10 journeys. The Standaard Multi costs €105 for 10 single rides. This ticket is valid for 1 year.

— TIP:

- this season ticket is cheaper when purchased using the NMBS app (€102).

Local Multi

The concept of the Local Multi is similar to that of the Youth Multi: 1 card, 10 journeys. However, the Local Multi is intended for short distances (there are area-based restrictions - check nmbs.be). The price is €32 for 10 single journeys and there is **no age limit**. The ticket has a validity of 6 months.

Part-time season ticket

Students who travel the same journey back and forth a few times per week have a cheap option in the 'part-time rail pass'. It allows you to make 5 round trips inside 15 days. There is **no age limit** for this rail pass. The cost depends on your itinerary.





CAR

If you travel to school by car, be sure to take fuel and insurance costs into account and keep in mind that there are only so many parking spaces on campus.

You can use car park P2 at Kortrijk Xpo free of charge. To validate your ticket, use the VIVES-plus app (only during your scheduled class hours) or go to the reception desk at 't Forum or at the student office and show your student card.

A short walk away from the Bruges campus, you can park for free in the car park Veemarkt and in the underground parking garage of sports centre Xaverianen.

STUVO social services

Our staff at social services knows its way around the many regulations and conditions regarding the Flemish Community's scholarship, the Groeipakket (growth package), working as a student, living wage, unemployment benefits,... We will also be happy to advise you on your scholarship status and help you figure out which benefits you're entitled to. In some cases we can also give you some extra financial aid with our own STUVO grant or an interest-free loan.

Information, advice and mediation with regards to your student status

- Working as a student
- Groeipakket (growth package)
- Quitting your studies
- Studying on a living wage
- Studying on unemployment benefits
- Studying on health benefits
- Living alone or (moving in) with your partner
- ...

The Flemish Community's scholarship

- Information, advice and simulation
- Digital application
- Follow-up and mediation if required
- Advance on the scholarship
The start of the academic year is hard on the wallet: there are many expenses but you haven't received your scholarship yet. Know that STUVO can give you an advance. The Scholarship department will subtract the advance from your scholarship. The balance of the Flemish Community's scholarship will be transferred to your account.
- Calculation of reduced tuition fee
You may be entitled to a reduced tuition fee. Come to STUVO and we'll sort out the red tape. The scholarship department's response or an attestation from STUVO will determine the final amount of your tuition fee.



Our grant is always calculated based on the actual available income. For example, we take into account a recent divorce, temporary or permanent inability to work, collective debt arrangement (by force majeure), serious problems at home that force you to become financially self-sufficient,...

Our own study financing

STUVO grant

As a student you can apply for a STUVO grant. Through this grant we check your entitlement to a partial reimbursement of your study costs. You don't have to pay back this amount!

We consider your specific situation to determine your needs. We take the following into account:

- your family situation (dependent child, married, living together, single,...);
- your family income (this could be the income of your parents, but also your own or that of your partner, your study grant,...);
- your study costs;
- your course of study.

Interest-free study loan

A study loan doesn't carry interest as long as you respect the agreed upon terms. The repayment plan is listed on the contract. We offer various options:

Short-term loan

- (personal) intake interview with a staff member of social services;
- max. €1160 per academic year;
- repayment plan is drawn up by mutual agreement;
- repayment by 31/08 of the current academic year at the latest.

Short-term loan - laptop

- (personal) intake interview with a staff member of social services;
- max. €1000;
- min. repayment of €50/month.

Long-term loan

- (personal) intake interview with a social service employee;
- initiation of an application for STUVO study financing;
- max. €2000 per academic year;
- repayment of min. €100/month;
- repayment starts from the 3rd month after graduation or quitting your studies at VIVES/KU Leuven and must be completed within 5 years.

Borrowing a laptop?

You can borrow a laptop, free of charge, from our social services for the entire academic year. Each year you can file a new application with a social service employee. We will then check if you meet the requirements for the academic year.

Application for STUVO study financing

As you can see, there are many options and we assess each case individually. There are, however, some limitations: we can only grant financial support if you study under a diploma contract and if you meet the nationality conditions. The procedure is as follows:

Stages of the procedure

Initial contact

The initial contact consists of an intake interview with a STUVO staff member, who also provides the student with an application form. Homework! Take your time to fill out this form at your leisure and remember to add the required attestations.

Second contact

A second interview is scheduled if necessary. You need to schedule an appointment so we can set aside some time for you. During this talk we go over the application form with you to get a sense of your social and financial situation. Your social and financial situation as well as your curriculum will determine whether a STUVO grant and/or interest-free study loan are granted and in what amount.

Your actual application must be submitted by June 1st of the current academic year or no later than two months after deregistration. After June 1st, your application will no longer be processed. Additional study costs can be filed until August 31st of the current academic year.

Discussion of your case

Your case is then discussed within STUVO. The social services staff will be present at this meeting and together they will try to find a workable solution.

Finalising your case

You will receive a letter containing our decision regarding your application. In case of a positive reply, the funds will be deposited into your account approximately 10 business days later. Additional study costs can be filed until August 31st of the current academic year.

Revision based on new data

Your case can always be revised based on new data, for instance: reduced income. Any changes to your situation can be notified until August 31st of the current academic year.

Chance of appeal

You can formally appeal a decision within 30 days. Contact Hans Dhondt, head of STUVO VIVES (hans.dhondt@stuvoloods.be).

Privacy

Each request will be handled with the utmost discretion. Your data will only be used for the purpose of study financing. Third parties (such as teachers) won't be able to access your information. You're entitled to review and alter this data following a written request directed to STUVO VIVES.



In practice

Martijn is in his first year of Event Management at VIVES. His two younger brothers are in secondary school. Louis is having some trouble paying for his study trip and applies for study financing at STUVO. Based on his family's income, we decided to help pay Louis's study expenses through a STUVO grant. Since this wasn't sufficient, Louis was also offered an interest-free loan.

Mattéo is a student at VIVES and is in his first year of nursing. His father works and his mother had to give up her job due to illness. Omar also has a sister who's in teacher training at VIVES. Due to their reduced income and medical expenses it's hard for the family to make ends meet. Omar applied for STUVO study financing and we decided to help pay for his study costs. Omar receives a STUVO grant. His sister can also apply for one.

Lucie is in her third year of social worker training at VIVES. Her parents separated in August and Emma and her sister are staying at her mother's, who has to pay for her study expenses alone. Since her parents aren't legally divorced yet and her father's income is too high, Emma is not entitled to a scholarship from the Flemish Community. However, the change in family situation is making it difficult for her mother to pay for all study costs. Emma submits an application for study financing with STUVO. Based on the student's social and financial situation, STUVO decided to help pay for her study expenses through a STUVO grant.

After working for several years **Annick** recently decided to go back to school. She is now studying on unemployment benefits. While this is enough to cover her living expenses, the additional cost of her studies is hard to carry. Her scholarship from the Flemish Community doesn't cover all of her study expenses. Veronique filed an application with STUVO and they decided to give her a STUVO grant.

Ruben has signed up for his first graduate year in network management at VIVES. His mother is terminally ill and he is largely responsible for her care. Jalil goes to STUVO to discuss his situation. After this conversation, Jalil knows he can apply for cleaning help using service vouchers. In addition, he's entitled to a care premium from his health insurance provider. STUVO gives Jalil an advance on his study grant to enable him to purchase his books.

Fatima visited STUVO to discuss her difficult home situation. After carefully weighing her options, Rosita decided to apply for a living wage from the Public Centre for Social Welfare (OCMW) and leave home. We assist Rosita in filing her scholarship application and also give her a STUVO grant.

STUVO

The student services department of VIVES (STUVO) has plenty on offer to make studying easier and more fun.

Social services employees are always up to speed on the many regulations and conditions regarding the Flemish Community's scholarship, the Groeipakket (growth package), working as a student, the living wage, unemployment benefits,... They are also happy to inform you about your (scholarship) status and to help you find out what you're entitled to. In some cases, they can also give you an extra financial boost in the shape of a STUVO grant or an interest-free loan.

STUVO's psychological services provide free and professional counselling for those who need it. There are also a variety of training courses on offer – for instance to get rid of your fear of failure or boost your self-confidence.

Naturally all your questions and data are handled with the utmost discretion and we make sure you have access to expert advice. We are bound by our professional confidentiality. What you tell us in confidence will never be shared with others (such as parents, teachers, etc.) without your explicit permission. You can count on that. Additionally, we practice shared professional confidentiality, which means we can discuss your file internally with other social workers in our service to help you as best as we can.

For information, advice, mediation or help concerning your student room you can visit STUVO's housing services. We even have our own rooms on offer on every campus. You can find rooms on the private market on [kotwest.be](https://www.kotwest.be).

STUVO provides a varied, healthy food offer on every campus. We also make sure we are easy to reach by public transport and that cheap and reliable student bicycles can be obtained near the campus.

Are you hungry for some culture or itching for sport and relaxation? STUVO hosts many activities at beneficial rates. Do you have an initiative of your own? We may be able to give you a financial leg-up to make it happen.

Visit stuvoloods.be for more (contact) information.

STAFF SOCIAL SERVICES

Would you like to make an appointment?

Scan the QR-code below or surf to stuvoloods.be, select your campus and go to 'social services'. Click on 'make an appointment' with one of the employees.



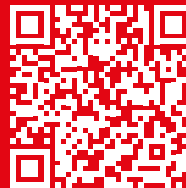
BRUGGE



KORTRIJK



OOSTENDE



ROESELARE



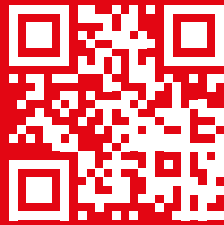
TORHOUT

HEAD OF DEPARTMENT

Hans Dhondt

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STUVO studentenvoorzieningen campus Kortrijk, Roeselare, Torhout, Oostende en Brugge.



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