

Expatriate Financial Checklist

Your Complete Guide to Managing Finances
in the Netherlands

Moving to the Netherlands is exciting, but navigating the Dutch financial system can be overwhelming. This checklist helps you stay organized and ensure you do not miss any important steps — from your first week to long-term financial planning.

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1. Your First Week in the Netherlands

Municipality Registration

- Register at your local municipality (**gemeente**) to get your BSN number
 - Book the gemeente appointment online before arriving (waiting times can be weeks)
 - Bring original passport, birth certificate, and rental contract
- *Tip: Your BSN is essential for everything: bank accounts, health insurance, tax, and employment.*

Bank Account

- Open a Dutch bank account (ABN AMRO, ING, Rabobank, or Bunq)
 - Provide BSN, passport, and proof of address
 - Set up online banking and the mobile app
 - Get the Tikkie app for easy payment requests
- *Tip: Bunq or N26 can be faster if you need an account urgently before your BSN arrives.*

Health Insurance

- Arrange basic health insurance (**basisverzekering**) within 4 months
 - Compare providers: Zilveren Kruis, CZ, Menzis, VGZ, OHRA
 - Decide on supplementary insurance (dental, physiotherapy, glasses)
 - Apply for healthcare allowance (**zorgtoeslag**) if income qualifies
 - Register with a local GP (**huisarts**)
- *Tip: Premiums are similar across providers (120-145 EUR/month). Focus on customer service and supplementary options.*

2. Your First Month

Employment & Tax Setup

- Confirm your employment contract type: permanent (**vast**) or temporary
 - Check if you qualify for the **30% ruling** (ask your employer or advisor)
 - If eligible, apply for the 30% ruling through your employer
 - Understand your payslip: gross salary, loonheffing, pension contribution
 - Create a DigiD account (digital identity for government services)
- *Tip: The 30% ruling can save thousands per year. Apply within 4 months of starting work for maximum benefit.*

Essential Insurance

- Get liability insurance (**aansprakelijkheidsverzekering**, ~3-5 EUR/month)
 - Get home contents insurance (**inboedelverzekering**) for your belongings
 - Consider travel insurance if you travel frequently
- *Tip: Liability insurance is not mandatory but nearly every Dutch resident has it. It covers accidental damage to others.*

Transportation

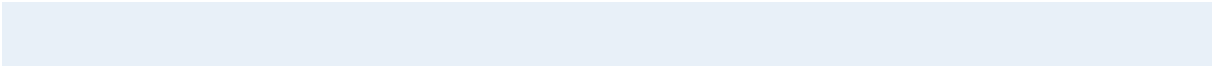
- Get an OV-chipkaart for public transport
 - Consider a Dal Voordeel subscription (40% off-peak discount for 4.17 EUR/month)
 - Buy a bicycle (budget: 100-300 EUR second-hand, 400+ EUR new)
- *Tip: The Netherlands has 35,000 km of cycle paths. A bicycle will be your most-used transport.*

3. First Three Months: Financial Planning

Budgeting

- Create a monthly budget (use the overview below as a starting point)
- Set up automatic payments for rent, insurance, and utilities
- Open a savings account (spaarrekening) for emergency fund
- Target: 3-6 months of expenses as emergency savings

Expense	Single (Eindhoven/Arnhem)	Couple
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4. Buying a Home in the Netherlands

Before You Start

- Decide: rent or buy? (buying is usually better if staying 3+ years)
 - Get a mortgage pre-approval to know your budget
 - Find a financial advisor (**hypotheekadviseur**) — free first meeting available
 - Find a buying agent (**aankoopmakelaar**) to represent your interests
- *Tip: With the 30% ruling, your mortgage capacity is based on full gross salary — you may be able to borrow more than you think.*

The Buying Process

- Search on Funda.nl (the main property listing site)
- Visit properties and make an offer through your buying agent
- Sign the purchase agreement (**koopovereenkomst**)
- Use the 3-day cooling-off period (**bedenktijd**) to review
- Apply for your mortgage (4-6 weeks processing)
- Get a building inspection (**bouwkundige keuring**)
- Get a property valuation (**taxatierapport**)
- Sign the mortgage deed and transfer deed at the notary
- Receive the keys!

Costs of Buying

Cost item	Amount
Transfer tax (overdrachtsbelasting)	2% of purchase price
Notary fees	1,500 - 2,500 EUR
Property valuation	500 - 800 EUR
Financial advisor fee	2,000 - 4,000 EUR
Buying agent fee	3,000 - 8,000 EUR (or % of price)
NHG costs (if applicable)	0.6% of mortgage amount
Building inspection	300 - 500 EUR
Total buying costs	3-5% of purchase price

5. Tax Essentials for Expats

Annual Tax Tasks

- File your tax return (**aangifte**) by May 1 each year
- Claim mortgage interest deduction if you own a home
- Report worldwide assets in Box 3
- Claim healthcare allowance (zorgtoeslag) if eligible
- Claim childcare allowance (kinderopvangtoeslag) if applicable
- Review 30% ruling status and expiry date

→ *Tip: Use belastingdienst.nl (English section available) to file online. Consider a tax advisor for complex situations.*

Key Tax Deadlines

When	What
January	Receive annual income statement (jaaropgave) from employer
March 1	Tax return (aangifte) opens for previous year
May 1	Deadline to file tax return (or request extension)
July-September	Final tax assessment (aanslag) usually received
November-December	Health insurance open enrollment period for next year

6. If You Leave the Netherlands

- Start planning at least 6 months before departure
- Decide: sell your property, rent it out, or keep it
- Contact your mortgage lender about your options
- Consult a tax advisor about Dutch and international tax implications
- Deregister from your municipality (**uitschrijven**)
- Cancel or transfer insurance policies
- Close or maintain your Dutch bank account
- Arrange pension transfer or preservation
- File your final Dutch tax return

→ *Tip: If you have NHG and must sell at a loss due to relocation, the guarantee may cover your residual debt.*

Need Help? Book Your Free Consultation

Buro Philip van den Hurk has been helping expats with mortgages, insurance, pensions and tax since 1993. Our team of 60 professionals speaks your language.

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This checklist is provided by Buro Philip van den Hurk for informational purposes. For personalized advice tailored to your situation, please contact one of our advisors. Information current as of March 2026.