

LET'S TALK ABOUT FINANCES

WHAT TO EXPECT DURING YOUR STUDY IN BELGIUM

The information below will give you an indication of what to expect and how to plan in your expenses throughout the year.



IMPORTANT EXPENSES TO TAKE INTO CONSIDERATION:

1

Tuition Fees

are different for EEA and non-EEA citizens

2

Extra study cost

at Howest is up to 380 EUR/year



3 Accommodation



Bruges: 300-500 EUR/month
Kortrijk: 350-550 EUR/month

Always check whether the price is all-in or you will need to pay extra for utilities. Additionally, you will usually need to give a deposit of 2 months' rent when signing the contract for your student accommodation.

4 Cost of living



5 Study Trips



Study trips are usually **optional** and are **provided at an additional cost**. The visits are tailor-made for specific programmes and allow students to either get a glimpse behind the closed doors of major companies around the world, or to take part in a short-term exchange in our European partner schools. Information about the costs will be communicated by the programmes organising the trips.



6 Transportation



Students use bikes as the main means of transport. You can rent a bike in Kortrijk for 6 EUR/month and in Bruges for 5 EUR/month.



7 Laptop

Requirements and costs can be found [on the website](#). You must have a laptop with the required specifications BEFORE the classes start.



8 Health



All residents in Belgium, are required by law to have health insurance. You will need to pay upfront for the doctor's appointment and then get reimbursement. A visit to the general practitioner costs around 27 EUR. For specialist prices start at 40 EUR per visit. Fees can vary depending on whether the doctor is a so-called "fund doctor" (conventionné/geconventioneer), meaning that the doctor works within the public health insurance scheme and thus charges standardized prices for consultations and treatments. Most doctors do, but if they are not in this health insurance scheme, they are free to set their own fees. Always keep that in mind. Don't hesitate to check with the doctor when making the appointment.

You will get up to 75% costs reimbursed with a Belgian health insurance. With the coverage from Expat&Co up to 100% costs will be reimbursed. However, mental health is not covered with Expat&Co insurance. As a solution, if you would need to have extra coverage for psychological help, you will be able to have it arranged via Hulpkas [Bruges/Kortrijk](#) (a public institution for social security). Both EU and non-EU students can register with Hulpkas for free.

After your registration, you will be able to benefit from the visits to the 'geconventioneerde' psychologists for 11 EUR/session. In order to register at Hulpkas, you need to have an official address in Belgium, and have your residence permit documents ready.