

2026-2027

Sallie Mae Student Loan Guide

University of Amsterdam
Financial Aid Office

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Financial Aid Office

The Financial Aid Office of the University of Amsterdam (UvA) is dedicated to help you navigate through the financial aid process. This guide is designed to provide you with important information regarding the Sallie Mae Student Loan and eligibility procedures. We encourage you to familiarize yourself with the contents of this guide.

We hope this information is useful to you. If you have any questions, please remember that we are here to help. We look forward to assist you in achieving your educational goals. For more information, you can also visit the UvA website (www.uva.nl) and the Sallie Mae website (www.salliemae.com).

Contact information

Coordinator Financial Aid Office

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Financial Aid Officer

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Office hours:

Monday Tuesday and Thursday

10 a.m. – 4 p.m.

What is financial aid?

Student loans are self-help awards that must be repaid. Starting academic year 2026 – 2027 UvA participates in the Sallie Mae Student Loan Programme only. UvA does not participate on the Federal Student Aid anymore and will proceed as Title IV Deferment Only status.

Sallie Mae Student Loans

Sallie Mae is a private lender that offers different kinds of student loans to help cover the cost of education. Private loans are different than federal loans. They are credit-based, meaning lenders will check your creditworthiness before approving a loan. Your interest rate depends on factors like your credit history and the loan terms you choose. Having a cosigner will strengthen your student loan application. For the most updated information regarding the loans and interest rates, we advise you to visit their website: [Smart Option Loan Application and Solicitation | Sallie Mae](#).

The Sallie Mae loan is offered to you through the UvA and is meant to finance your stay at the university and could cover your tuition fee, room & board and miscellaneous costs.

To complete the Sallie Mae student loan application you will need to first fill out the **Sallie Mae Questionnaire** on our website and submit this.

Loan eligibility

The UvA will use the Cost of Attendance sheet to estimate the amount that you will need to study at the university for a maximum period of 1 academic year and will include the following:

- Tuition
- Housing
- Food
- Books and supplies
- Travel
- Miscellaneous expenses

This will be the maximum amount that you are eligible for. If the Cost of Attendance does not reflect your actual cost, you can request a Cost of Attendance Adjustment and the Financial Aid Office may request supporting documents before granting an adjustment. Please note that not all costs can be included in the Cost of Attendance.

Application process

1. To start your Sallie Mae loan application at the UvA, you will need to submit the Sallie Mae questionnaire, which can be found on our website.
2. After the Financial Aid Office has reviewed your application, you will receive the Cost of Attendance and Eligibility sheet including your maximum loan amount.
3. Once you have decided which amount you would like to take out, please send an email to the Financial Aid Office confirming the amount.
4. Then submit your Sallie Mae loan application on www.salliemae.com as well.
5. We will send you your Award Letter, which you need to fill in, sign and send back to us. After the Financial Aid Office has received your completed Award Letter, we can certify your Sallie Mae Loan.
6. Your loan application is then complete. You will receive a 'Financial Proof' document from us which you can use for your visa application.
7. Important is to **open a Dutch (or any SEPA) bank account as soon as possible**, to be able to complete your enrollment. Without a completed enrollment at the UvA, we will not release your loan disbursement. We will request your bank account information after your loan application is finalized and via Forms.

Loan Application deadlines

Deadlines for finalized applications 1st semester:

August 15th, 2026 – Access to Financial Aid in September.

September 15th, 2026 – Access to Financial Aid in October.

October 15th, 2026 – Access to Financial Aid in November.

Deadlines for finalized applications 2nd semester:

January 15th, 2027 – Access to Financial Aid in February.

February 15th, 2027 – Access to Financial Aid in March.

April 15th, 2027 – Access to Financial Aid in May.

Last deadline to apply for (additional) Financial Aid in the 2026-2027 academic year: **April 15th, 2027**. Your loan application needs to be finalized before this date. Please note that the Financial Aid Office is closed between December 15th, 2026 – January 5th, 2027.

Completing your enrollment in Studielink

All students applying to UvA need to register and complete their enrollment using Studielink:

[Studielink - How to use Studielink](#). This is also the place to arrange your tuition fee payment. For more information regarding the tuition fee payment and your Sallie Mae Loan, see below "Tuition Fee Payment".

Tuition Fee payment

If you will use your loan to pay for your tuition fee, make sure you open your SEPA bank account as soon as possible and enter your bank account details into StudieLink. We advise you to choose for the "Direct Debit option and "Payment in 10 installments", since you will receive your total loan in 2 disbursements. You can find the deduction dates here: [Tuition fee payment: digital authorisation \(direct debit\)](#)

Visa/Residence Application

For your Visa/Residence application you will need to show that you have enough financial means. Once you have completed your US Loan application, the Financial Aid Office can give out a so-called Financial Proof Letter (IND-Letter). Make sure to upload this for your Visa/Residence permit application. Please note, it is very important that you finish the application on time. If you are not a legal resident of the Netherlands by the start of the semester, you will not be eligible to receive loans. Any loan applications will then be cancelled.

Loan Disbursement

For full year students there are two disbursements, one for each semester. The first disbursement (50% of the total loan) is scheduled in the second week of September 2026, the second disbursement (50%) is scheduled in the second week of February 2027. Students who begin in February 2027 will receive only one disbursement. **Make sure that you have other financial means to finance your stay in the first couple of weeks before the start of the semester. No advanced payments will be made!**

After Sallie Mae releases the payment in US Dollar, the disbursement will be transferred to the UvA via TransferMate ([Home Page](#)). Please note that this might take up to two weeks. After conversion to Euros based on the daily conversion rate, the UvA will receive the loan amount in Euros. **You will need to open a Dutch (or any SEPA) bank account as soon as possible to be able to complete your enrollment and for us to be able to release your loan funds.**

It might be the case that you cannot open a bank account with the bank of your choice in time. In that case, you can choose to temporarily use BUNQ bank, ING bank, ABN ARMO bank or Revolut which will allow you to open a bank account without providing your BSN for the first 90 days. Once you receive your Dutch (or any SEPA) bank account, do not forget to notify the Financial Aid Office. Please find more useful information for international students, who just arrived in the Netherlands [Upon arrival - University of Amsterdam \(uva.nl\)](#).

IRS Tax Information

(<http://www.irs.gov/individuals/students/index.html>)

- *Report of Foreign Bank and Financial Accounts (FBAR)*

If you open a Dutch account, you will have to obey the following law:

“If you have a financial interest in or signature authority over a foreign financial account, including a bank account, brokerage account, mutual fund, trust, or other type of foreign financial account, the Bank Secrecy Act may require you to report the account yearly to the Internal Revenue Service by filing Form TD F 90-22.1” Report of Foreign Bank and Financial Accounts (FBAR). You can find more information [here](#).

- *1098-T Form, Tuition Statement*

The University can provide the student with a document that substitutes the 1098-T Form, Tuition Statement. The form can be requested from the Financial Aid Office. Please make sure to request the form on time and will be available after the financial year has passed.

Code of Conduct Financial Aid Office

The University of Amsterdam along with the Financial Aid Office and its employees are committed to the highest level of professional standards and ethical practices. It will continue to be our goal to provide the best service to both our students and their parents.

The University of Amsterdam Financial Aid Office staff member shall:

1. Refrain from taking action for their personal benefit.
2. Refrain from taking any action they believe is contrary to law, regulation, or the best interests of the students and parents they serve.
3. Ensure that the information they provide is accurate, unbiased, and does not reflect any preference arising from actual or potential personal gain.
4. Be objective in making decisions and advising their institution regarding relationships with any entity involved in any aspect of student financial aid.
5. Refrain from soliciting or accepting anything of other than nominal value from any entity (other than an institution of higher education or a governmental entity such as the US Department of Education) involved in making, holding, consolidating or processing of any student loans, including anything of value (including reimbursement of expenses) for serving on an advisory body or as part of or sponsored by any such entity.
6. Disclose to their institution in such a manner as their institution may prescribe any involvement with or interest in any entity involved in any aspect of student financial aid.