

Geldboekje

DEAL WITH YOUR MONEY MATTERS YOURSELF



*"My husband took care of money matters
at home.
When he passed away, I found out
he was hugely in debt.*

Half of all Dutch women rely on their partner for money or they receive government benefits. For many women this is their own choice. They prefer to leave money matters to their partner.

Other women would like to stand on their own two feet, but they are held back by their partner or parents (in-law). They are not allowed to work; they do not have their own bank card; they have to ask permission for every payment. Some of them do work, but are not allowed to decide what to do with their money. For these women divorce is more difficult. Many of them do not know what they are entitled to.

It is important that you understand money matters. An insight into money matters will give you some protection from financial problems. And if you earn your own money, this will make it easier to make your own choices.

In this booklet we provide information on money matters. You'll read about saving, borrowing, debt and insurance. There is information about what to look out for when you get married; what you are entitled to if you want to divorce; how best to preserve your dowry; where to turn to with financial problems and much more.

Have you finished the booklet? Then you can pass it on to a friend.

Love, Femmes for Freedom

HOW FINANCIALLY INDEPENDENT ARE YOU?

Tick what describes your situation:

- I earn enough money to provide for myself and/or to look after my family.
- I can make my own financial choices.
- I am capable of applying for and adjusting financial benefits (financial help).
- I have my own checking and savings account and can view the amount that belongs to me.
- I can put and keep my administration in order.
- I have a DigiD and can use it safely.
- I can pay bills on time.
- I can map out my income and expenses per month or year.
- I can make good choices when I spend money.
- I can borrow in a smart way. I only borrow money if I can pay it back.
- I can set aside money for expected or unexpected expenses.
- I know what types of insurance there are and which ones I need.
- I know where to turn to with financial problems.

Have you ticked more than 10 options? You are on the right track. Have you ticked fewer than ten? Then read on quickly.





BANKING

"My husband has a bank account where all the money comes in. He didn't think an account for me was necessary. I always have to ask him for money. So I secretly opened an account in another bank. I put all the money I have left over from shopping into that account."

A bank account is a necessity. It enables you to put money in, receive money from other sources or transfer money from your account to others. Everyone in the Netherlands is entitled to a bank account. From the age of 18 you can open a bank account independently. You do not need permission from anyone. Requirements are that you have to live in the Netherlands and that you have a Dutch passport, identity card, driving license or residence permit.

Opening a bank account in secret

Do you want your own account but don't want anyone to know about it? In this case it is advisable to make good arrangements with the bank. Agree to it that they won't send mail to your house address. Want to talk about it? Contact Femmes for Freedom on 070-3626506 or info@femmesforfreedom.com.



ADMINISTRATION

Keep everything related to money matters in a file or on the computer.

File: Make a stack of bills, pay slips, letters from insurances, and so on. Place these in a tabbed file. Mail via email can be printed out and placed in the file. **Computer:** Create a main file and call it 'Administration'. In this, make sub-files for different items: income, rent, insurances, subscriptions and so on. Download your accounts and save them in the file. From time to time make a copy of your files on a usb stick.

Keep all the mail that you need to make transactions in a separate place. Have you paid a bill from that pile? Then put it in the right file. Nibud has a free email course on how to organise your administration. Sign up via www.nibud.nl/tools/e-mailcoaching-bewaar.

"My ex-husband and I were married with joint ownership of goods. So, at the time of the divorce, I was entitled to half of all the assets. He has a house and bank account abroad. In court, he said this wasn't true. Unfortunately, I had no proof. As a result, I got nothing from those assets."

Are you not allowed to get involved in money matters?

Still, make sure you know which assets you have, such as money, house, car, business. Here and abroad. Take photos of records, such as bank statements, tax returns, property deeds and bank account numbers. Keep these as proof. Never put your signature on a blank sheet of paper or under a document you do not understand.



INCOME

Income is any amount you receive in your account. There are different types of income:

Wages: Money you get for working.

Allowance: Money from the government to pay part of your health insurance, rent or your child's expenses.

Benefit: A sum of money paid by the government to someone. You may receive a benefit if, for example, you do not have a job (anymore) or are ill.

Welfare: Money from the government if you have no income or too low an income to live on. The money allows you to pay for your food, rent and other important expenses.

Child benefit: Do you have children up to the age of 18? Then the government will help pay for the costs associated with raising your child.

On www.berekenuwrecht.nl, you can calculate what you may be entitled to.

DigiD

"My husband secretly used my DigiD account. He put all the allowances in his own account."



DigiD (Digital Identity) is a kind of passport on the internet. A DigiD is used to fill in your tax return, to arrange healthcare matters, to apply for benefits and many other things. It is important to have a DigiD of your own. Always keep your password safe so that nobody can misuse it.

For simple explanations about DigiD, visit <https://digid.steffie.nl/nl/meer-over-deze-website/>. For a Digisterker course for refugees, visit www.digisterker.nl/digisterker-voor-vluchtelingen.



EXPENSES

Expenses are all the amounts that come out of your account. There are different types of expenses:

Fixed expenses: Expenses that you have agreed to in a contract. These include rent, expenses for gas, water, electricity, phone subscription and health insurance and they are generally the same amount every month.

Household expenses: Expenses that recur more frequently, such as food and personal care. These amounts may vary from time to time.

Reserve expenses: Expenses that occur occasionally, such as a new washing machine, car, holidays and so on. Set aside money for these items every month.

Four steps to line up your income and expenses:

1. Add up your income.
2. Add up your expenses.
3. Subtract your expenses from your income. Save the money you have left over.
4. Not retaining enough money? Visit www.nibud.nl/tools/stappenplan-bespaarplan-maken/ for tips on how to save money.

On page 23 you will find a table where you can write down your income and expenses.

TIP: Sometimes uncertain where your money goes? Keeping a cash book or making a budget can help you plan with your money. Visit www.nibud.nl/onderwerpen/rondkomen/plannen-en-begroten/#kasboek.

"My young son crashed his bike into the neighbour's parked car. The car had deep scratches. It cost 1,500 euros to have it repaired. Fortunately, we have liability insurance. The insurer paid for the damage. Otherwise, we would have had to do that ourselves, while we were already struggling to make ends meet"



INSURANCES

Insurance is an agreement between you and an insurance company. You insure yourself against costs you cannot pay yourself if something goes wrong. You pay a monthly or annual amount to the insurance company in order to be insured. There are different types of insurance:

- **Healthcare insurance** is compulsory for everyone in the Netherlands aged 18 and over. Children are co-insured for free. Do you need surgery or do you receive medication from the doctor? The insurance will pay the costs.
- **Motor vehicle liability insurance** is mandatory if you own a car or a motorbike. If you have been in a car accident and you caused damage to another car, the insurance company will pay for the damage.
- With **home contents insurance**, the belongings in your home will be insured against burglary or damage. Do you have a leak in your home and is your floor damaged? The insurance company will pay the expenses caused by the damage.
- **Legal expenses insurance** will pay your lawyer's fees in case of legal problems, for example in case you have been fired and you need a lawyer.
- **Liability insurance** is especially useful if you have children. This will mean that you are insured if one of you causes damage to someone else's belongings.

There are many types of insurance. Think carefully about what you need and choose the insurance that suits you.

SAVING

Saving means saving money for later. You can save for a winter coat, for shoes, a holiday, a new car, your wedding, and so on. You can also save for expenses you didn't plan for, such as a washing machine that breaks down. Try to save 10% of your income.

Tips for saving:

- **Make a savings goal and a savings plan:** What are you saving up for? How long do you want to save for? How much money should you save per week?
- **Secret savings:** Do you have no income? Do you get little or no money from your partner? Try putting money aside anyway. For example, keep spare change while shopping.
- **Automatic savings:** This can be done through a savings account at your bank. Think about what fixed amount you can set aside per week, month or year. For this, look at your income and expenses.
- **Group savings/savings circles:** Participants put an amount of money in a pot at set times. At each meeting, one of the members gets all the money from that pot. This way, you can still save some money on a low income. Visit www.cash2grow.nl/spaarkringen/ for more information. Visit www.femmesforfreedom.com for more savings tips.




BORROWING

Taking out a loan gives will temporarily provide you with more money. This can be a solution, but only if you can pay it back on time. Sometimes that doesn't work out, which will leave you in debt. That is why it is almost always better to use savings for major expenses. Don't you have any other choice? Then check www.wijzerinmoney matters.nl/lenen/wanneer-kies-je-welke-lening.

Lending money

In some cases, somebody else wants to borrow money from you. Sometimes it is difficult to say 'no'. Ask yourself the following questions when someone asks you for money:

- 1. Why does this person want money from me?** Don't give money if you feel someone is taking advantage of you.
 - 2. Can I spare the money?** If not don't give them the money.
 - 3. Does the person who asks for money already have money problems?** Then chances are you won't get the money back. Also, more money is often not the solution. Try to help in other ways. Do the paperwork together or ask the municipality for help.
 - 4. Do you feel you have no choice?** It's your money so you always have a choice. Explain that you really have no money to spare. In case others can access your money ask them not to do so and, if necessary, make up an excuse.
 - 5. Are you lending money?** Put down clear agreements in an acknowledgement of debt. This is a document in which you write down what you have agreed and that has been signed by both parties. You will find an example here: www.nibud.nl/onderwerpen/rondkomen/lenen/#Geld-uitlenen.
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" My husband had to help pay for his younger brother's wedding. We also had to help pay for my in-laws' house in Morocco. There is always something with his family. He doesn't dare say no. As a result, we can't save up any money ourselves."



COPING WITH PRESSURE

There are families who have to help relatives with money when they don't have enough themselves. There are children who are obliged by their parents to contribute to part of their expenses. This can cause problems. It is important to talk about money and make good arrangements. But what do you do if someone pressures you?

- Talk to your partner about your savings goals. Do you want to buy a car? Work out what you need to put aside each month. Tell people who ask for money that you are saving up.
- Make an overview with income and expenses. Put savings in your savings account. Keep in mind expected and unexpected expenses. What will be left to save? Is there anything you can do without? Show others the table.
- It's great if your child learns to help others, but don't force this. You can talk about the situation of, say, your relative you want to send money to. After that let your child decide for himself.
- Are you helping a poor relative? Instead of money, you can send items such as clothes and shampoo. Buy the items when they are on special offer.
- Don't tell anyone how much income you have so they don't ask you for money. Put your money in your savings account. Don't share your PIN with anyone.
- In some religions, such as Islam, as an adult woman you are allowed to decide what to do with your money. No one is allowed to touch your money. Say this if anyone tries to put you under pressure.

For more tips, visit [www.femmesforfreedom.com/ik-zoek-hulp/money matters/groepsdruk](http://www.femmesforfreedom.com/ik-zoek-hulp/money-matters/groepsdruk)

" I didn't work until I was 35. When I got tired of asking my partner for money, I learnt to make cakes through YouTube. Now I own my own cake shop."





WORK

The very best thing is when you work and have your own income. Unfortunately, this is difficult for some women. They find the Dutch language difficult, they have no diplomas, no work experience or they are not allowed to work by their partners or parents (in-law). Don't let this stop you. Try to find out what you are good at. Listen to yourself and follow your dreams.

How do you find work?

- **Sign up with employment agencies.** In many cases you have a job the same week, even without a diploma.
- **Write an open application.** In this case you do not apply for a position, but you indicate that you would like to work for the company concerned.
- **Send as many applications as possible every day.** This will increase the chance that you will find work.
- **Search the internet for job vacancies.** For example, via www.indeed.nl and LinkedIn. Also write on social media (Facebook, Instagram, LinkedIn) that you are looking for work.
- **Also accept a job that is temporary or not your dream job.** This means you will have a job to start with. You can always change jobs later.
- **Apply for a STAP budget.** You will then receive a sum of money of up to 1,000 euros with which you can follow training, education or a course. This will improve your chances of finding a job. For more tips, visit www.femmesforfreedom.com/ik-zoek-hulp/money-matters/werken.

Help

Stichting Lezen en Schrijven can help you for free with learning the Dutch language, with applying for a job, arithmetic, computer skills and with money matters. Visit www.stichinglezenenschrijven.nl. On www.taalvoorhetleven.nl/index.php?empowerment you can take free online lessons about work.



I'M GETTING MARRIED

Almost 40 per cent of marriages end in divorce. Many women face money problems as a result. So don't leave money matters to your partner alone. Talk about it, make agreements and record them with a notary. Preferably even before you get married.

Tips for talking to your partner about money:

- **Ask each other questions about money.** This will help you to get to know each other better. Ask questions such as: Are you frugal? Do you like to save? What do you worry about?
- **Start with the positives.** Is your partner spending too much money? Say so, but keep the conversation positive.
- **Talk about your goals.** Do you want to take a faraway trip? Calculate how much you need to save. Don't have the same goals? Then make proper arrangements.

Getting married according to the law

" I only concluded a religious marriage, so I was not married according to the law. When we divorced, this meant I was not entitled to alimony. He had also promised me a dowry, but I never received that."

In order to be protected in the Netherlands you must first become legally married. After that, you may have a religious marriage. If you have conducted a civil marriage a number of things will be arranged by law, such as alimony in the event of a divorce. You will then receive a sum of money each month from your ex-partner. In Islam, you also have rights in the event of a divorce. But if your partner does not comply, the Court will only be able to force him if a civil marriage was concluded. Did you only conclude a religious marriage? You can always have a civil marriage afterwards.



WHAT DOES GETTING MARRIED MEAN FOR OUR ASSETS AND DEBTS?

Did you get married before 1 January 2018? If so, you are automatically married in **community of property**. All your assets and debts from before and during the marriage belong to you and your partner together. Upon divorce, you must divide everything equally.

Did you get married on or after 1 January 2018 or do you have wedding plans? If so, you will automatically marry in **limited community of property**. Everything you built up during the marriage must be divided equally in the event of a divorce. Everything from before the marriage remains private.

Marriage conditions

Do you want to decide which possessions are joint property and which are private?

This can be done at the notary by establishing prenuptial agreements.

You can do this even if you are already married. Have any questions? Call the notary telephone line on 0900 3469393.

Dowry and Mihr/Mehir

Dutch law has no dowry and Mihr/Mehir. Problems concerning dowry and Mihr/Mehir can therefore not be solved through Court. Therefore, you should document any agreements concerning Mihr/Mehir with the notary. For example, you can have it documented that all the gold will remain your property. Do this before you get married.

Are you getting married abroad? Record your arrangements there too. Be aware that each country has different rules. Agreements you make with the imam are not legally binding under Dutch law.

" My husband only allows me to go out to do the shopping. I get 25 euros and have to show the receipt. I want a divorce, but I don't dare. I can't take care of myself. Also, I am afraid he will then send me back to Pakistan."





I WANT TO GET/AM GETTING DIVORCED

In the Netherlands, everyone has the right to divorce. You do not have to ask your partner for permission. Do you want a divorce? Don't be afraid. You have rights.

- Have you concluded a civil marriage? Then you are often entitled to alimony. Your ex-partner will then pay you a sum of money every month.
- If you have a Dutch passport, no one can expel you. Do you have a residence permit? If in doubt, contact the Immigration and Naturalisation Service on 088 043 04 30.
- The UWV can help you find a job. Unable to work? Check www.berekenuwrecht.nl to see if you are entitled to financial support.

NOTE: If you are getting divorced, it is important that you have proof of ownership. Keep track of what assets you have here and abroad.

Escaping from religious marriage

Want a divorce but your partner is not cooperating? Check out www.femmesforfreedom.com.

Keeping your dowry safe

"I kept all my gold jewellery at home. When my husband and I wanted a divorce, he took everything. Unfortunately, I had no proof. I never got it back."

The safest option is to rent a safe and keep your valuable jewellery there. Did your partner take away your dowry? Then you need to prove to the Court that this gold was in your possession, for example by means of photos or videos. Also try to get a confession through a phone call or message.



HELP WITH MONEY WORRIES

Not managing to get your money matters in order? It can happen to anyone. Financial problems never go away by themselves. Therefore, seek help quickly.

Anonymous help

Take the test on www.geldfit.nl and get advice on your money matters. You can also call free of charge to 0800 - 8115 or chat via www.0800-8115.nl for advice and tips.

Help with reading or writing emails and letters

Check www.schuldhulpmaatje.nl and www.humanitas.nl for volunteers in your area. They provide free help with complicated letters, with your administration, applying for benefits and so on. Download the free fikks app on your phone and get in touch with a 'buddy' to help you with questions about money.

Municipality for financial worries

Are you in arrears and in debt? Ask the municipality for debt assistance. This is free of charge.

Free legal aid

Are you having problems with your employer? Do you want a divorce and have questions? A legal aid centre employs law students who will give you free advice. Visit www.rechtswinkel.startpagina.nl or www.juridischloket.nl.

Help with budgeting/ money matters

For help, visit <https://www.nibud.nl/tools/geldplan-statushouders/>. On www.nibud.nl/onderwerpen/rondkomen/uisstregels-check-plan-spaar-bewaar you will find videos with explanations.

Available public workstations with internet access

Don't have internet at home or can't use it? Many libraries have computers you can use. At hotels, airports, coffee bars you can use the internet (for free). You will need a laptop or mobile phone.



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