

## General principles to be eligible for financial support from the Social Services' office of STUVO+

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### 1. Types of financial support from STUVO+

- Advance on the study grant of the Flemish Community
- Allowance from the social services' office of STUVO+
- Interest free study loan short term
- Interest free study loan long term
- Payment in installments/delay of payment of the tuition fee
- Borrowing a laptop for long term
- Financial support for external psychotherapy

### 2. General principles

1. Every student registered for an initial study program and/or for a second bachelor degree, with a diploma and/or credit contract who fulfills the nationality conditions established by the Department of Scholarships of the Flemish Community, may hand in an application for financial support from STUVO+.  
Students who want to obtain a second master degree may **exceptionally** submit a request at the Social Services' office of STUVO+ (e.g. for reorientation to a bottleneck profession, after long term unemployment, ...).  
Students must be registered for more than 27 credits, unless they are in their graduation year and/or in case the student had to reduce the number of registered credits to less than 27 during the academic year due to illness or hospitalization. An exception is also made for students who register for less than 27 credits at the beginning of the academic year based on medical advice.  
Only in two cases an allowance can be granted to students who do not fulfill the nationality conditions of the Department of Scholarships of the Flemish Community:
  - if a student is in an emergency situation that is temporary, could not be foreseen and is beyond the will of the student;
  - if a student has a precarious residence in Belgium.
2. Every student should have equal chances to finish his/her studies without financial hindering and in favorable circumstances.
3. The request, the declaration of the student and the decision of the Committee Study Financing (CSF)<sup>1</sup> are subject to discretion and are protected by the duty of professional confidentiality. The staff member of the Social Services' office shall only communicate the result of the request to the student in person and personal information will only be

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<sup>1</sup> The Committee Study Financing (CSF) is a consultative body that normally gathers once per week to discuss and decide upon the requests for an allowance. Apart from this it is also a consultative body concerning the aspects of the social services in the broader sense.

transmitted to other departments of the educational institution whose interference is necessary in the interest of the student or to external third parties simply and solely after consultation with the student.

4. Every request is dealt with on an individual basis and is as such handled as an entity and not fragmentary. The different aspects of the living and study costs are hereby taken into account.
5. Every request is drawn up by the student and will be consulted with the staff member of the Social Services' office (the aim is to draw the student's attention to his/her responsibility, budget management, rights and obligations, income and costs, ...) in order to make sure that the student hands in a file as complete as possible.
6. According to the student's abilities and situation (studies, health, family, ...) his/her study progress and study efficiency should be as smooth as possible. No financial nor material problem(s) may hinder the studies in higher education. As starting point we use the real costs and expenses of the student (family) and/or a budget standard program based on a scientific research (in which a fixed sum is counted for food, clothing, household costs, insurance, maintenance, ...). The costs for a car, a handicap of more than 66%, internet and telephone/mobile phone are taken into account by means of a fixed maximum amount. Some study costs are also counted by means of a fixed sum (cf. 11). In short, all fundamental needs that should be fulfilled in order to let people participate in society in a decent way are taken into account.
7. STUVO+ tries to operate in an easily accessible, student friendly way with special care for following students:
  - students with a different ethnic cultural background;
  - students from single parent families;
  - students from underprivileged families;
  - transfer students and returning students;
  - students with a substitute income or social aid from OCMW/CPAS;
  - students who are on their own/who have to pay for their own living and/or study costs;
  - students coming from families with a heavy financial burden;
  - students in (temporary) financial need;
  - students with a precarious residence in Belgium;
  - ...
8. Apart from the financial need (and in consequence also the financial resources) the study curriculum also plays a role in the decision making process.
9. Previous financial interventions and outstanding debts with STUVO+ and/or the educational institution are taken into account when taking the decision about an allowance or a loan. The Social Services' office can decide to prioritize these outstanding debts.
10. A student who requests financial support can, depending on the study progress and/or study program (e.g. preparation for the second exam session) and/or the personal situation, be encouraged to look for a student job.

11. An allowance from the Social Services' office must help to keep the study costs affordable within the family and/or the student budget. Following costs are considered to be study related costs:

- tuition fee;
- books, course material, copies;
- depreciation of a laptop and printing from the digital learning environment (fixed amount);
- study material (paper, printer cartridges, folders, fluorescent markers, ...) (fixed amount);
- durable study material (e.g. software, a music instrument, care material, audio visual material, lab material, special clothing, dictionaries, atlases, books of reference, calculators, drawing tables, ...) according to the requirements of the study program and based on the prevailing prices;
- rent of student accommodation and related costs (utility costs and internet) with a maximum per city;
- transportation costs from home/student room to campus, from home/student room to internship or from student room to home (according to the public transport rates);
- compulsory study trips, projects, excursions, study visits and other trips in the context of study assignments;
- internships (in Belgium and/or abroad) + (Erasmus) exchanges inside or outside Europe;
- additional expenses due to a temporary or permanent functional disability (e.g. extra copies, transportation costs, medical costs, guidance, ...);
- additional costs due to psychosocial guidance (therapy costs, skills training, ...);
- costs resulting from following a study program (e.g. cost for child care during the courses or internship or during the preparation for the exam period, ...);
- costs for consumption materials/handicraft material such as drawing paper, draw and painting material;
- cost price for bachelor thesis / final project / master thesis / internship report / software (fixed amount);
- ...

Apart from this, other costs can also be taken into account. This may concern costs that additionally charge the available budget of the student and/or the parents' available budget. Following costs may be considered:

- monthly payment of a debt;
- medical expenses;
- expenses and costs for an unforeseen setback;
- ...

12. The Committee Study Financing (CSF) can take a principle decision for a coming academic year. A student can submit a request for financial support before registration at the educational institution and he/she can get a conditional decision concerning a possible allowance. At the start of the academic year it will be verified whether the previously discussed financial situation is still in line with the current one and if the student is actually registered before signing the agreement and transferring the allowance.

13. A request for financial aid can only be handed in during the actual academic year. To renew the request for financial support, the student has to hand in a new request every academic year.
14. The above-mentioned criteria are the starting point from which, upon motivation, can be derived.

### **3. Every type of support in detail**

#### **Advance on the study grant of the Flemish Community**

##### *Criteria for the request*

Every student, eligible for a study grant from the Flemish Community, can request an advance on the study grant. The eligibility for a study grant and the amount of the grant will first be simulated by an employee from the Social Services' office based on the official regulations. It is expected hereby from the student that he/she gives all the necessary information for the simulation in good faith.

Students who have an outstanding advance of past academic year can normally not apply at the Social Services' office for a new advance on the new study grant.

##### *Procedure*

If an advance is granted, there has to be an agreement between the student and educational institution made up in 2 copies. The payment of the advance will take place after the agreement has been signed by both parties. The employee from the Social Services' office will inform the Department of Scholarships, according to the regulation, of the fact that the student has received an advance on his/her study grant.

##### *Amount*

The student can get 1 advance that equals maximum 50% of the supposed study grant. This advance is paid as a whole or in staggered payments. Exceptionally, a second or third advance can be paid after approval of the Committee Study Financing.

##### *Payment terms*

The advances are paid by the Finance Department in consultation with the Social Services' office. The amount is deposited on the bank account number of the student or debt mediator in case the student is in collective debt mediation.

##### *Reimbursement terms*

The Department of Scholarships of the Flemish Community will deposit the amount of the advance directly on the bank account of the institution. In case the study grant from the Flemish Community is less than the paid advance or if the student is not eligible for a study grant, the student has to reimburse the difference between the received advance and the actual amount of the advance or the

total amount of the advance to the institution within a month after receipt of the notification from the Department of Scholarships concerning the study grant. In case the student wishes, a payment plan for the reimbursement can be agreed upon with a staff employee from the Social Services' office.

If the student refrains from reimbursing the necessary sum(s) to the institution, the student will be declared in default by letter sent by registered post in which the reason for the request for reimbursement is explained, the total of the sum of the reimbursement and the term within which the payment has to be done, is mentioned.

In case the payment is failed to be done in time, the student has to pay the legal interest on the main sum, counting as of the expired payment term after serving notice. The institution keeps the right to undertake the necessary steps for a legal recovery of the due amount without prior notice.

If the Department of Scholarships reimburses the study grant to the student and not to the institution, the student has to refund the part, equal to the received advance, of this study grant. If the student neglects to refund the amount, the above-mentioned procedure is applied.

### **Allowance from the Social Services' office of STUVO+**

#### *Criteria concerning the request*

Every request is the object of an individual file and takes into account the social and financial situation of the family of the student and/or the social and financial situation from the student itself (cf. internal step-by-step plan of the Social Services' office).

In order to be eligible for financial support from the Social Services' office a student has to fulfill in principle the nationality conditions for study financing from the Flemish Community. Following students can be eligible (non-exhaustive list):

- students who are not entitled to a study grant from the Flemish Community due to lack of reserve and/or study financing credit;
- students who are not entitled to a study grant from the Flemish Community due to a (too) high income of the parent(s)/student, HOWEVER in reality experience financial difficulties;
- students who are entitled to a study grant from the Flemish Community, BUT the grant is insufficient to pay all the study costs;
- students who, due to circumstances, are not supported financially by their parents and have a deficit in their budget;
- students who receive social aid from the OCMW/CPAS, but still have insufficient financial means;
  
- students who, due to unforeseen (family) circumstances, due to burden of debt or an exceptional event, have insufficient financial means;
- students who rent a student accommodation and are entitled to a study grant from the Flemish Community.

Only in two cases a financial support can be granted to a student who does not fulfill the nationality conditions for a study grant from the Flemish Community:

- when a student is in a temporary emergency situation that could not be foreseen and that is not his fault;
- in case of a precarious stay in Belgium. This situation concerns foreigners who do not have a residence permit for reason of studies or for another reason, but who are only tolerated in Belgium, pending or not the definite decision of their stay (e.g. procedure for asylum). In many cases these students have little or insufficient financial means to pay their living and study costs. If these students are admitted to our institution of higher education, they can be eligible for financial support to pay their study costs.

Practically the student's situation is examined by mapping the different aspects of the student's (and the family's - if applicable) living and study costs. This detailed listing should provide a complete as possible overview of the social and financial situation of the student (and the family if applicable).

#### *Procedure*

The student presents himself/herself to an employee of the Social Services' office of his/her campus. The reason of this presentation can be divers: an explicit request for financial support from STUVO+ in study related costs, a request for an allowance due to decrease of the income, the student's family situation is no longer bearable and/or he/she wishes to request social aid from the OCMW/CPAS ...

During a first contact the correct description of the problem is assessed, in the course of which the material request and the immaterial problem is taken into account. The requestor is informed about the possibilities for help, whether or not from student services, and which procedure has to be followed.

The request is done by the student filling in a standard form and providing all necessary attachments. The employee from the Social Services' office sufficiently explains the form. At the moment the student returns the filled in form it is revised together with him/her and if necessary corrected or completed. The purpose hereof is to get an overview that is as complete as possible of the social financial situation of the student.

The file is discussed at the Committee Study Financing composed out of at least 3 employees from the Social Services' office. Every employee explains his/her file and on the basis of this explanation a proposal is made that leads to an agreement by mutual agreement. This agreement is always based on the effective and/or realistic income and expenses of the student and/or the family, the budget standard program (cf. above-mentioned), the history of previously taken decisions and the study history and/or study progress, by which the objectivity is guaranteed as much as possible. A decision is only valid if it is agreed upon by at least 3 employees from the Social Services' office. In case it appears that in the discussion of certain files necessary information is still missing, the decision will be postponed and additional information and/or an additional conversation with the student is necessary.

After the discussion the employee notes the decision along with the motivation. The Secretary of the Committee Study Financing notes the decision in an Excel file that is used to keep the overview on the previously taken decisions and further settlement. When granting an allowance an agreement is drawn up between the student and Odisee. The payment of the allowance can only take place after the agreement, drawn up in 2 copies and signed by both parties, is signed. The student always receives a proper copy of the agreement.

The employee from the Social Services' office who prepared the file and brought it to the Committee Study Financing, follows up the student's file and remains the student's contact person. The employee indicates that if important changes in the social financial situation of the family and/or the student occur, the student must contact him/her.

#### *Important remark*

In case the student's situation changes during the course of the academic year due to specific circumstances (e.g. divorce, sudden actual independency, exceptional costs, disease, decease, ...), only the study costs, income and expenses as from that date until the end of the academic year will be taken into account. In this case it is presumed that part of the study costs has already been paid by the student.

#### *Allowance conditions*

With the allowance from STUVO+ a number of advices can be given or conditions can be set such as obtaining good exam results, following guidance (financial, psycho social, studies, ...), eliminating hinderings or removing an obstacle, ...

If the student received an allowance from STUVO+ during the previous academic year, the previously allowed amount will be taken into account.

Every file can be reviewed during the current academic year. If at the beginning a negative decision was taken, but it appears that during the academic year concerned an important change has taken place in the student's social financial situation, this can lead to a revision of the file on request of the student. Also positive decisions can be reviewed if the student does not agree with the allowed amount.

The allowance from STUVO+ can be conditional. As such the student can be asked to do something in return, linked to a number of things that will be evaluated in the meantime and/or can be checked such as:

- positive exam results with the perspective to succeed in the study year;
- succeeding semester exams or succeeding for a minimum amount of credits;
- following study guidance and/or psycho social guidance;
- eliminate hinderings for success;
- budget management, ...

#### *Maximum amount*

There is a maximum amount of 2,400 EUR for a student who rents student accommodation (+ in 2021-2022 students can get an exceptional COVID-19 allowance of maximum 1,200 EUR) and a commuting student who is not eligible for a study grant from the Flemish Community and 1,200 EUR for a commuting student who receives a study grant. The purpose is to support the student with an allowance that fulfills his/her financial needs during the academic year concerned. In case of a structural social financial problem, the student will, whether in consultation with the Social Services' office or not, be urged to contact external organizations such as the OCMW/CPAS, RVA, JAC, CAW, the social grocery shop, ...

#### *Payment terms*

The payment of the allowance is done by the Finance Department. Depending on the type of question, the amount, the study curriculum or the fact whether the students receives social aid from the OCMW/CPAS or not, the amount is paid as a whole or staggered.

The amount is transferred to the student, unless the student agrees in writing that the allowance is paid to another person/another service.

The payment of the allowance will be reduced and/or stopped if:

- the student receives additional financial support for his/her studies that were not known at the time of the request;
- the student has given incomplete and/or false information or has done an incomplete and/or wrong declaration;
- the student drops out of the study program.

#### *Reimbursement terms*

A reimbursement of the paid sum(s) can only take place if the conditions as stipulated in the agreement have not been fulfilled.

### **Study loan short term**

A study loan short term is an **interest free** loan that is paid back during the studies in the academic year concerned and that is settled before the start of next academic year. This loan can, at a later stage, be converted into an allowance from STUVO+ or not.

#### *Criteria concerning the request*

In some cases it can be decided to give a short term loan. Possible criteria are:

- the parents do not pay the studies anymore despite insufficient financial means;
- the student has to lend the money for his/her books and the OCMW/CPAS refunds this amount afterwards;
- the student is unable to pay the deposit of his/her student room;
- ...

#### *Procedure*

Equivalent to the procedure of the financial support from STUVO+.

#### *Allowance conditions*

Every file can be reviewed at any time. If at first there was a negative decision, but it appears that during the academic year important changes have taken place in the social financial situation of the student, this can give cause to a review of the file.

A short term loan can also be converted into an allowance from STUVO+ in case the Committee Study Financing decides that this is desirable.

#### *Maximum amount*

There is no maximum amount. The purpose is to help the student with financial problems during the academic year concerned that hinder the studies or study progress. In case it is a structural social financial problem the student will, whether in consultation with the Social Services' office or not, be urged to contact external organizations such as the OCMW/CPAS, RVA, JAC, CAW, the social grocery shop, ...

#### *Payment terms*

The payment is done by the Finance Department. The amount is transferred to the student, in case of an emergency situation (and as such exceptionally) immediately and without prior notice to the

Committee Study Financing. In all other cases the file will be discussed first during the Committee Study Financing.

The payment of the allowance will be reduced and/or stopped if:

- the student receives additional financial support for his/her studies that were not known at the time of the request;
- the student has given incomplete and/or wrong information or has done an incomplete and/or wrong declaration;
- the student drops out of the study program.

#### *Reimbursement terms*

The student has to pay back the lent amount himself/herself and the employee from the Social Services' office follows up, together with the Finance Department. The refund is done during the academic year in which the loan was granted and according to a specific payment schedule, as mentioned in the agreement.

In case the social financial situation of the student changes or if any problems occur to refund the lent amount, the Committee Study Financing can decide to convert the interest less loan into an allowance.

### **Study loan long term**

A study loan long term is an **interest free** loan that has to be reimbursed after graduation or suspension of the study program on the campus according to following conditions.

#### *Criteria concerning the request*

Ditto as the request for financial support from STUVO+

A long term loan can be granted in following situations:

- students who are expected to graduate in the course of the current academic year, can be granted a total or partial interest free study loan;
- in case the student follows a master-after-master program with a high tuition fee and already has a degree with sufficient employment possibilities.

No matter what, it is the concern of STUVO+ that the total sum of the interest free loan does not exceed the feasibility of the reimbursement.

#### *Procedure*

Ditto as the request for financial support from STUVO+

#### *Allowance conditions*

It is possible that something is requested in return from the student and some expectations are made explicit such as:

- following student guidance and/or psycho social guidance;
- working as a student;
- budget guidance, ...

*Maximum amount*

Ditto as the short term loan

*Payment terms*

Ditto as the short term loan

*Reimbursement terms*

The Social Services' office on the student's campus, is responsible for the follow-up of the reimbursement according to the agreement.

The reimbursement starts as of the month of graduation or suspension of the study program for which the loan was taken out. In case the student does not immediately have an income, the reimbursement will start anyway at least 12 months after the borrower has finished or suspended the study program for which the loan was taken out.

The borrower commits himself/herself to reimburse per month a sum of at least 10% of his/her net monthly salary until the total amount of the loan has been reimbursed. In any case the obligatory yearly refund is minimum €700 in the second year following the graduation or the definite suspension of the study program, increased by €350 for every following year.

The total debt must be reimbursed within a term of 5 years after the graduation of the study program for which a loan was taken out on the campus or a definite suspension of this study program, also in case there were multiple study loans taken out during the studies.

### **Payment in installments/delay of payment of the tuition fee**

*Criteria concerning the request*

Students who are not eligible for the reduced tuition fee and have difficulties to pay the total tuition fee at once, can request a payment in installments at the Social Services' office.

Students from KU Leuven Campus Brussels, Campus Aalst or Campus Gent:

All registered students can request a delay in payment of the tuition fee until December 1st of the respective academic year for which they are registered. They can use a web form that will be available on the website with the tuition fees of KU Leuven.

Students from Odisee:

- Students from the professional study programs can request a staggered payment twice: the first time after receipt of the 1<sup>st</sup> invoice for the fixed sum of the tuition fee and a second time after receipt of the invoice with the variable sum depending on the amount of credits in the ISP (Individual Study Program). However, in both cases €150 of the invoice has to be paid before the student can request a staggered payment for the remaining amount of the invoice (deadline for payment of the total amount 31<sup>st</sup> of March).
- Students who request a staggered payment after the 1<sup>st</sup> of December must have paid 1/3<sup>rd</sup> of the total tuition fee and the remaining amount can be paid in installments until the 31<sup>st</sup> of March.
- Students who request a staggered payment of the tuition fee after the 1<sup>st</sup> of February must have paid 2/3<sup>rd</sup> of the total amount and the remaining sum can be paid in installments until the 31<sup>st</sup> of March.

#### Conditions for Odisee students

If the agreed payments are not followed-up, the total amount is payable at once.

Study programs that are not recognized by the Flemish Community are not eligible for a staggered payment.

#### *Procedure*

A staff member from the Social Services' office indicates that the student can propose a payment plan himself/herself according to the criteria of the request, a proposal that fits best into the financial possibilities of the family/student. The proposal has to be send in written to the staff member of the Social Services' office. The approved payment proposal is put in SAP.

If it appears that the student is eligible for a study grant from the Flemish Community and the total tuition fee was already paid, a request for a refund will be done at Student Administrative Services.

If the student has paid the reduced tuition fee, but it appears that the regular amount of the tuition fee has to be paid, a payment in installments can be requested. The maximum payment term is up to 3 months after the decision from the Department of Scholarships.

If a Odisee-student registers in the second semester and will only follow courses from the second semester, the student can request a payment in installments until the end of April.

### **Borrowing a laptop for long term**

#### *Criteria concerning the request*

(cf. memo laptop management)

Students can only lend a laptop on the basis of an individual file (according to the request for financial support from STUVO+). The social and financial situation of the student and/or the family is taken into account as well as the study history and progress.

#### *Procedure*

Ditto as the request for financial support from STUVO+

#### *Lending procedure*

The laptops can be picked up at the 'Uitleendienst Audiovisueel Materiaal (AVM)'. The material will be reserved 24 hours beforehand by the Social Services' office and the student is notified when the laptop is ready for pick-up.

### **Financial support for external psychotherapy**

Cf. procedure external psychotherapy (domain student guidance)

## 4. Reduced tuition fee

Normally only following students are eligible to request a reduction of the tuition fee:

- students who are eligible for a study grant from the Flemish Community (reduced tuition fee);
- students who fulfill the nationality and financial conditions, but who do not fulfill the educational conditions because they do not have sufficient study financing nor spare credits and are, therefore, not eligible for a study grant from the Flemish Community (partially reduced tuition fee);
- students who fulfill the nationality and financial conditions, but who do not fulfill the educational condition because they are registered with a diploma contract for less than 27 credits (and are not in their graduation year) or with a credit contract (reduced tuition fee);
- students who are not eligible for a study grant from the Flemish Community, but whose reference income is maximum € 3 227 (academic year 2020-2021) above the maximum income border (partially reduced tuition fee);
- students who do not receive a study grant from the Flemish Community because of the 'kadastraal inkomen vreemd vermogen' (tax on second property), in case the reference income is below the maximum income border (partially reduced tuition fee).

## 5. Operations and framework

### 5.1 Signature

The Executive Board of Odisee gives all employees from the Social Services' office the permission to sign the agreements for an allowance from STUVO+, STUVO+ loans and advances on the study grants from the Flemish Community on behalf of Odisee.

### 5.2 Information

Students can obtain information on the financial support from STUVO+ from every employee from the Social Services' office. This service must be communicated in an inclusive, direct and active way to the target group. Every student is entitled to correct information. This information is a.o. distributed through the website, the student portal, the brochure and/or the website 'Centen voor Studenten', specific e-mails and flyers, explanation in the leaflets from the study programs and at welcome and information days, ...

### 5.3 Registration

The requests are registered in a substantive way. Every form of financial support is registered in an Excel file. This registration is important for the annual report and the reporting to the government, but also for our own policy.

### 5.4 Follow-up of the study loans

The Finance Department is responsible for the follow-up of the payments together with the Social Services' office.

## 5.5 Appeal Procedure

In case the student does not agree with the decision from the Committee Study Financing, he/she has the right to enter an appeal against this decision.

On the sanction of inadmissibility of the appeal, the student must have requested an appointment, in writing, for the review and discussion of his/her file with the staff member in question, who dealt with the request, before entering an appeal.

On the sanction of inadmissibility, the appeal must be entered within an expiry term of 30 calendar days, starting as of the date the decision from the Committee Study Financing is sent by e-mail. The appeal must contain the identity of the student involved, the disputed decision(s) and the factual description of the objection(s) called upon and it has to be directed to the Business Administrator of STUVO+, Inge Maes, [inge.maes@stuvoplus.be](mailto:inge.maes@stuvoplus.be).

After receipt of the appeal, it will be handled by the Commission consisting of the Business Manager and Head of the Department of STUVO+. The student can be heard by this Commission. The student will be notified by e-mail of the final decision of the Commission by the Business Administrator of STUVO+. This decision is final and is, therefore, not subject to higher appeal in the educational institution.

## 6. More information?

Please contact the staff member of the Social Services' office of STUVO+ on your campus

### **Campus Aalst**

Katrien Wageman  
[socialedienstaalst@stuvoplus.be](mailto:socialedienstaalst@stuvoplus.be)  
T 053-72 71 20

### **Campus Brussel**

Els Jacobs, Marie-Odette Moreau, Marieke Steurs  
[socialedienstbrussel@stuvoplus.be](mailto:socialedienstbrussel@stuvoplus.be)  
T 02-210 16 69

### **Campus Dilbeek**

Marieke Steurs  
[marieke.steurs@stuvoplus.be](mailto:marieke.steurs@stuvoplus.be)  
T 02-609 88 16

### **Campus Gent**

Benjamin Braet  
[socialedienstgen@stuvoplus.be](mailto:socialedienstgen@stuvoplus.be)  
T 09-331 65 02

### **Campus Schaarbeek**

Marie-Odette Moreau  
[marieodette.moreau@stuvoplus.be](mailto:marieodette.moreau@stuvoplus.be)  
T 02-608 49 25

**Campus Sint-Niklaas**

Carine Verdickt

[socialedienstsint-niklaas@stuvoplus.be](mailto:socialedienstsint-niklaas@stuvoplus.be)

T 03-780 89 16

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