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# Zwollenaar, don't leave money on the table

Even if you have a job or do not receive benefits,  
you may still be entitled to support



2025



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### What is a QR code?

This guide includes several QR codes, which are square-shaped barcodes made up of dots and lines. These codes contain links to websites.

### How does a QR code work?

1. Scan the code: Use your phone's camera or a dedicated QR code app.
2. Recognition: The camera reads the code.
3. Click: Click on the link or perform the action prompted by the code.

## Everyone Counts

In Zwolle, we want everyone to participate because everyone counts. Do you have financial concerns? Don't hesitate to ask for help. The Municipality and other organisations in the city are here to support you.

This guide provides an overview of all allowances and benefits available to Zwollenaren, along with a convenient checklist to help you track your applications. Check out the list of organisations you can visit. And find tips on the SamenZwolle website for managing on a low budget. Finally, you'll find support for using computers.

Need help applying for allowances and benefits? Or do you struggle with the Dutch language? Maybe someone you know can assist you. Did you know the team at Op Orde is also ready to help? They provide free assistance and advice on finances, letters, and debts.

Berno and Demi from Op Orde:  
**"Will we see you at the drop-in session? We'd love to help!"**



Don't leave money on the table

## Support From Op Orde

You can attend Op Orde's open drop-in sessions at the following times:



### Community Team (Wijkteam) Midden

Every Monday between 09:00 am - 11:00 am  
De Enk, Enkstraat 67, 8012 VA Zwolle

### Community Team (Wijkteam) West

Every Tuesday between 09:00 am - 11:00 am  
Cultuurhuis Stadshagen, Werkerlaan 1, 8043 LT Zwolle

### Community Team (Wijkteam) Oost

Every Wednesday between 09:00 am - 11:00 am  
De Slinger, Jacob Gillisstraat 1a, 8022 SN Zwolle

### Community Team (Wijkteam) Noord

Every Thursday between 09:00 am - 11:00 am and 1:00 pm - 2:00 pm  
Community Centre Holtenbroek, Bachlaan 20, 8031 HL Zwolle

### Community Team (Wijkteam) Zuid

Every Friday between 09:00 am - 11:00 am  
Community Centre de Pol, Gelijkheid 1, 8014 XC Zwolle

### You can also contact

#### Op Orde by:

Phone: 038 - 478 0060  
WhatsApp: 06 12 18 54 37  
Email: [info@opordez zwolle.nl](mailto:info@opordez zwolle.nl)

Find more information about  
Op Orde at: [www.opordez zwolle.nl](http://www.opordez zwolle.nl)

### Social Community Team (Wijkteam) Zwolle

At the same locations as the  
Op Orde drop-in sessions, you'll  
also find the Municipality's  
Social Community Team. They  
can assist with questions about  
family, relationships, work,  
finances, housing, and more.  
Visit [www.swtzwolle.nl](http://www.swtzwolle.nl) for more  
information.

## Step-By-Step Plan

### Step 1: Calculate your Entitlements

As a resident, you can apply for various allowances and benefits from the Municipality of Zwolle. We'll help you calculate what you're entitled to.

### Step 2: Check the Allowances and Benefits

This guide contains a convenient overview of all the allowances and benefits provided by the Municipality. Review the details.

### Step 3: Apply and Use the Checklist to Track

Apply for the allowances and benefits. Track your application process. Use the checklist on page 17 for this.

Calculate your Entitlements

Check the Allowances and Benefits

Apply and Use the Checklist to Track

## Step 1: Calculate your Entitlements

### Allowances and benefits provided by the Municipality of Zwolle

The Municipality of Zwolle offers various allowances and benefits you may be entitled to. On the website BerekenUwRecht, you can easily check what you are entitled to. It takes 5 to 10 minutes to fill this out.



#### Calculate what you're entitled to:

[www.zwolle.nl/berekenuwrecht](http://www.zwolle.nl/berekenuwrecht)



### National allowances

There are also national allowances. Like housing or healthcare allowances. Curious about which national allowances you're entitled to?



#### Calculate it at:

<https://berekenuwrecht.nibud.nl/introductie>



### Entrepreneurs

Are you an entrepreneur? If so, you may also be eligible for municipal allowances, provided your income is within the specific income threshold. And did you know that the Regional Bureau for the Self-Employed (Rbz) can assist with financial concerns?



#### Want to know more?

[www.zwolle.nl/rbz-zwolle](http://www.zwolle.nl/rbz-zwolle)



### Income thresholds

- To qualify for most allowances and benefits, your income must be below 110% or 130% of the welfare threshold<sup>1</sup>. This guide specifies the applicable amount for each allowance. No percentage listed? Scan the QR code to view the conditions on the website.
- Your assets often need to be below a specified amount<sup>2</sup>. Assets include the value of your possessions. For example, savings and investments.



#### 1. The income threshold depends on your situation:

- Are you single? Then 130% of the welfare threshold is EUR 1,661.63\* net per month. This is after taxes and excludes holiday pay.
- Do you live with a partner or are you married? Then your combined income must not exceed EUR 2,373.76\* net per month to qualify for most allowances and benefits.

#### 2. The maximum asset limit also depends on your situation:

- If you're single, the maximum amount is EUR 7,770\*.
- If you're a single parent, the maximum amount is EUR 15,540\*.
- If you live with a partner or are married, with or without children, the maximum amount is also EUR 15,540\*.

If your income slightly exceeds the limit, contact the municipality at 14 038 or WhatsApp 06 83 29 66 88. Additional support is available through Op Orde. For more information about Op Orde, see page 4.

\*The amounts in this guide are valid until 1 July 2025. To see the current amounts for your situation, visit [www.zwolle.nl/inkomensgrenzen](http://www.zwolle.nl/inkomensgrenzen).

## Step 2: Check the Allowances and Benefits

To qualify for allowances, your income must generally not exceed **110%** or **130%** of the welfare threshold. This guide specifies the applicable amount for each allowance. If no percentage is listed, scan the QR code to view the conditions on the website.

### Supplement to your income

- If you've had a low income for more than three years, you may be eligible for a supplement to your income.
- This is called the individual income allowance.
- It doesn't matter whether you're employed or receiving benefits. The individual income allowance in 2025 is:
  - EUR 477 per year for singles
  - EUR 68 per year for single parents
  - EUR 678 per year for couples/cohabiting partners

#### Want to know more?

[www.zwolle.nl/individuele-inkomenstoelag](http://www.zwolle.nl/individuele-inkomenstoelag)



110%



### Money for activities

- The Participation Fund can provide contributions for fun activities.
- For example, joining Stadkamer, getting a museum pass, going to the theatre, or playing sports.
- If you're single, you can receive up to EUR 120 per year. If you have a partner, you can receive up to EUR 240 per year together.
- Individuals receiving AOW (state pension) are not eligible for the Participation Fund.

#### Want to know more?

[www.zwolle.nl/participatiefonds](http://www.zwolle.nl/participatiefonds)



110%\*



\*130% for individuals who are chronically ill

### Help with unexpected expenses

- Sometimes, unexpected expenses arise. For instance, when your washing machine breaks down. Or when medical costs are not reimbursed. Or if you suddenly need a lawyer.
- Can't afford these expenses yourself? Then apply for special support.

#### Want to know more?

[www.zwolle.nl/bijzondere-bijstand](http://www.zwolle.nl/bijzondere-bijstand)



## Step 2: Check the Allowances and Benefits

### Exemption from municipal taxes

- You can apply for exemption from municipal taxes. This means you don't have to pay the tax.
- You can also apply for exemption from water authority taxes.
- The application for exemption is submitted to GBLT. This is the organisation that manages taxes for the Municipality of Zwolle.



#### Want to know more?

[www.gblt.nl/kwijtscheiding](http://www.gblt.nl/kwijtscheiding)



### Healthcare

#### Reimbursement for high healthcare expenses

- Do you have healthcare expenses? You may be eligible for reimbursement.
- You can get part of your paid excess reimbursed. In 2025, you may receive up to EUR 284.
- Do you or someone in your family have a chronic illness or physical disability? Then you may receive up to EUR 213 extra.
- You can still apply for reimbursement for 2024.



#### Want to know more?

[www.zwolle.nl/vergoeding-hoge-zorgkosten](http://www.zwolle.nl/vergoeding-hoge-zorgkosten)



#### A suitable health insurance

- If you are 18 or older, you can choose a health insurance plan each year from November that suits your healthcare needs.
- The Poliswijzer website can help you make your choice. This policy tool provides free advice.
- You can also call or WhatsApp the advisers of Poliswijzer for help with making your choice. This service is free. Call 050 2111 451 or WhatsApp 050 2111 456.



#### Want to know more?

[www.poliswijzer.nl/zwolle](http://www.poliswijzer.nl/zwolle)



## Step 2: Check the Allowances and Benefits

### Help with your energy bill

#### Free assistance in saving energy

- Warm Thuis offers free advice and assistance in making your home more energy efficient.
- It doesn't matter whether you rent or own your home.
- An energy coach from your neighbourhood will visit your home to identify ways to save energy.
- For instance, using draught strips and radiator foil or replacing your old fridge or washing machine.
- For homeowners, the energy coach also looks at larger insulation measures. For example, installing double glazing. Or applying cavity wall insulation.
- Is a professional required? Then Warm Thuis will cover the costs. It won't cost you a thing.

#### Want to know more?

[www.warmthuiszwolle.nl](http://www.warmthuiszwolle.nl)



130%



### Children and youth

#### Reimbursement for sports expenses

- The Youth Sports Fund (Jeugdfonds Sport) Zwolle reimburses sports expenses for children aged 4 to 23.
- The Youth Sports Fund Zwolle pays for sports membership fees, clothing, and other necessary equipment.
- Applications can be made through someone familiar with the Youth Fund Sport & Culture. This is someone who knows your family. For example, a teacher, a social worker, a neighbourhood sports coach, or a debt counsellor.

#### Want to know more?

[www.zwolle.nl/vergoeding-sport-voor-kinderen-en-jongeren](http://www.zwolle.nl/vergoeding-sport-voor-kinderen-en-jongeren)



130%



#### Every child participates!

- Do you need money for school supplies, cultural activities, or a school trip for your child(ren)? Apply for the Child Scheme (Kindregeling).
- For children in primary school, the Child Scheme provides EUR 646 per year, and for teenagers up to 18 years old in secondary school or vocational training, it's EUR 990 per year.
- The first half is automatically transferred to your account shortly after applying. You receive the other half later.

#### Want to know more?

[www.zwolle.nl/kindregeling](http://www.zwolle.nl/kindregeling)



130%



## Step 2: Check the Allowances and Benefits

### Swimming lessons for every child

- It is important that your child can swim well. Your child can take free swimming lessons through the Swim Safety Net (Zwemvangnet).
- The Swim Safety Net is available for children aged 5 to 17.

#### Want to know more?

[www.zwolle.nl/zwemlessen](http://www.zwolle.nl/zwemlessen)



130%



### Solving money problems

- Are you struggling to manage your money? Or do you have debts you can't resolve? Seek help.
- You can ask Op Orde for help. Go to their drop-in session or contact them. More information about Op Orde can be found on page 4.
- You can also request assistance from the Municipality. A representative from the Municipality will work with you to find a solution to your money problems.
- Is it an emergency? Call Op Orde immediately. For example, if you are at risk of losing your home or being disconnected from water, electricity, or gas.



#### Want to know more?

[www.zwolle.nl/geldproblemen-oplossen](http://www.zwolle.nl/geldproblemen-oplossen)



## Studying

### Reimbursement for students with an illness or disability

- Are you studying and have an illness or disability? It may be difficult to earn extra money alongside your studies. You might be eligible for a study allowance.
- The study allowance is paid monthly. The amount depends on your age.

#### Want to know more?

[www.zwolle.nl/studietoelag](http://www.zwolle.nl/studietoelag)



### Borrowing money from the Municipality

- In some cases, you can borrow money from the Municipality. This is called a social loan.
- First, check if special support is an option. Read more about special support on page 9.
- Borrowing money costs money, even with a social loan. You pay interest on the amount borrowed. So you will repay more than you borrowed.

130%



#### Want to know more?

[www.zwolle.nl/sociale-lening](http://www.zwolle.nl/sociale-lening)





### Step 3: Apply and Use the Checklist to Track

#### Applying for allowance(s)



- If all has gone well, you now know which allowances you are eligible for and what they include.
- This means you can now proceed to the final step: applying for the allowances.
- In Step 2, you will find a QR code next to each allowance that links to the webpage where you can apply.
- Scan the QR code with your phone's camera and submit your application.
- For most allowances, you will need to provide documents during the application process. It is therefore recommended to complete the application using a computer.
- On the next page, you will find a checklist. This will help you keep track of what you've applied for and when.

#### Op Orde is here to help

Would you like assistance with applying for allowances? Op Orde is ready to help you.

Contact Op Orde by:

- Calling 088 - 478 0600
- Sending a WhatsApp to 06 - 12 18 54 37
- Sending an email to info@opordezwolle.nl

You are always welcome at the drop-in sessions. More information about the drop-in sessions can be found on page 4.

**Tip:** Set a reminder in your calendar for next year, so you'll know exactly when to reapply for the allowance(s).



Which allowance?	Applied on:	Allowance received on:
<input type="checkbox"/> Supplement to your income: individual income allowance		
<input type="checkbox"/> Money for activities: participation fund		
<input type="checkbox"/> Help with unexpected expenses: special support		
<input type="checkbox"/> Exemption from municipal taxes (GBLT)		
<input type="checkbox"/> Reimbursement for high healthcare expenses		
<input type="checkbox"/> A suitable health insurance (Poliswijzer)		
<input type="checkbox"/> Free assistance in saving energy (Warm Thuis)		
<input type="checkbox"/> Reimbursement of sports costs for children and youth (Jeugdfonds Sport Zwolle)		
<input type="checkbox"/> Every child participates: child scheme		
<input type="checkbox"/> Swimming lessons for every child: swim safety net (zwemvangnet)		
<input type="checkbox"/> Reimbursement for students with an illness or disability: study allowance		
<input type="checkbox"/> Borrowing money from the Municipality: social loan		

## You're Not On Your Own

In Zwolle, there are additional organisations that can help you if you're on a tight budget. Below are a few options.



### Better control of your finances

Geldplan Zwolle offers various financial plans for every situation.

[www.startpuntgeldzaken.nl/zwolle](http://www.startpuntgeldzaken.nl/zwolle)

### Food Bank Zwolle

Food Bank Zwolle provides food packages to those in need.

[voedselbankzwolle.nl](http://voedselbankzwolle.nl)

### Pet Food Bank

Stichting Dierenvoedselbank helps people care for their pets.

[www.dierenvoedselbankzwolle.com](http://www.dierenvoedselbankzwolle.com)

### Activities for children

Stichting Kind in Beeld organises activities for children, such as a Summer Festival and the Great Sinterklaas Party.

[stichtingkindinbeeld.nl](http://stichtingkindinbeeld.nl)

### Stichting Meedoen Zwolle

This foundation helps children participate and grow up healthily.

[www.meedoenzwolle.nl](http://www.meedoenzwolle.nl)

### Free furniture

De Meubelloods provides free furniture for those unable to afford it.

[degiftcity.nl/wat-is-de-meubelloods](http://degiftcity.nl/wat-is-de-meubelloods)

### Holidays

Various organisations offer free holidays to Zwollenaren with low incomes.

[www.zwolledeeltvakanties.nl](http://www.zwolledeeltvakanties.nl)

### Giveaway shops and free shelves

There are various giveaway shops and free shelves throughout Zwolle.

### Free items on the giveaway page

People offer free items on the Facebook groups Weggeefhoek Zwolle and Weggeefhoek 038.

## Tips for Managing on a Low Budget

The SamenZwolle website provides information for Zwollenaren on a low budget. You'll find helpful advice on finding work, clothing, items, and plants, along with a list of locations distributing menstrual products.



### See the overview

[www.samenzwolle.nl/samentegenarmoede](http://www.samenzwolle.nl/samentegenarmoede)



## Help with Computer Use

- Handling government matters must increasingly be done online.
- Do you find this difficult? Go to the drop-in session at the Informatiepunt Digitale Overheid (IDO, Digital Government Information Point) in Stadkamer. They will listen to your questions and assist you.



### Stadkamer Centrum, first floor

Monday, Wednesday, and Friday between 1:00 pm and 3:00 pm

### Stadkamer Aa-landen

Wednesday and Thursday between 2:00 pm and 4:00 pm

### Stadkamer Stadshagen

Tuesday between 1:00 pm and 3:00 pm  
and Thursday between 10:00 am and 12:00 pm

### Stadkamer Zwolle Zuid

Wednesday between 1:00 pm and 3:00 pm  
and Thursday between 10:00 am and 12:00 pm

## Thanks to schemes and benefits a completely different life

Fathia found it difficult to ask for help with her financial concerns but is glad she did “It gives me peace and security.” As a single mother with two children and a job, she still came up short every month.



Thanks to the schemes and benefits from the Municipality, her family now has more opportunities.

“My son can enjoy his hobby: football. Through the Jeugdfonds Sport Zwolle, he is a member of a football club, and we had a membership at the outdoor swimming pool last summer. The Child Scheme (Kindregeling) eases the extra costs I have for my children, such as a laptop for school or a fun outing.”

This support makes a significant difference for the family.

“Without these schemes and benefits, we would have had a completely different life. Sports provide my children with an outlet and bring structure to their lives. And for me as a mother, it feels good to be able to give them something extra, like a fun outing.”

