KENNIS VAN DE NEDERLANDSE MAATSCHAPPIJ

KNM Study Guide

Pass DUO. Together.

All 8 official themes · the Dutch words you need · what people get wrong · a 3 week plan

swipelijk.com

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A free study guide, not an official DUO document. For the new KNM exam (since 1 July 2025), on the A2 and B1 routes.

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Each theme starts on its own page: what it covers (based on the official learning goals), a box of Dutch words to recognise, what people get wrong, and a few situations with how I'd think about them. The situations are written in my own words. They are not real exam questions: nobody should be sharing those, because every candidate signs a secrecy statement. Print the themes you find hardest and keep them in your bag.

BEFORE YOU START

Hi everyone

I wanted one place with everything you need for the KNM exam, written in plain English, so I wrote this guide. It's long. Keep it next to you and go through it one theme at a time, not all at once.

I checked the facts against official sources (DUO, Rijksoverheid, the law texts). Still, I'm a person, not DUO. If you spot something that's wrong or out of date, write to support@swipelijk.com and I'll fix it.

Who this is for

Anyone taking the KNM exam (Kennis van de Nederlandse Maatschappij). On the A2 route it's one of your exams. On the B1 route your language exams are the Staatsexamen, but KNM is this same exam. So sooner or later we all end up here.

How the exam works

This is what DUO and the exam rules actually say:

- You take it on a computer at a DUO exam location.
- It lasts 45 minutes, after 15 minutes of instructions.
- It's multiple choice, and the questions come with pictures.
- You get questions per theme, for example housing, or work and income.
- A computer marks it. You get pass or fail, plus a grade. You don't need every answer right to pass.
- DUO does not publish the number of questions or the pass mark. If a website tells you "you need 28 out of 40", that's their guess. Nobody outside DUO knows the real number, so don't waste energy on it.

You pay a fee per attempt. Check the current amount on inburgeren.nl when you sign up.

The exam changed on 1 July 2025

This matters more than people think. Since 1 July 2025 KNM is built on new learning goals (the eindtermen). The government named three things: more attention to women's right to self-determination, more about the Holocaust, and questions that test what you know instead of how you would behave.

In practice: the old style "Your neighbour has a birthday, what do you say?" is mostly gone. The new style asks facts and rules. Which agency? Which day? What does the law say?

So be careful with KNM books, PDFs and YouTube playlists from before mid 2025. Some of it is still fine (the Wilhelmus hasn't changed), but whole topics are missing, and some facts have simply moved on. A few examples: the OV-chipkaart is being replaced by OVpay, the Netherlands has a new prime minister, and the GBA has been called the BRP for years.

THEME 1

1 Werk en inkomen

work and income

WHAT IT COVERS

How people find work here: your own network, job websites, uitzendbureaus, a cv with a sollicitatiebrief or an online form, and preparing for the interview. How to get a foreign diploma valued. Why extra training helps. What UWV and the gemeente do when you have no work. Your rights and duties when you get a benefit. Contracts, cao's, unions and the works council. Tax taken from your salary. Discrimination at work. And starting your own business.

KEY WORDS TO RECOGNISE

werkgever / werknemer
employer / employee

solliciteren, sollicitatiebrief
to apply for a job, application letter

vast contract / tijdelijk contract
permanent / temporary contract

vakbond
trade union

brutoloon / nettoloon
pay before / after tax and premiums

uitkering
benefit

bijstand
social assistance, from the gemeente

Kamer van Koophandel (KVK)
Chamber of Commerce

vertrouwenspersoon
confidential adviser at work

vacature
job opening

uitzendbureau
employment agency (temp agency)

cao
collective labour agreement for a whole sector

ondernemingsraad (OR)
works council, elected by the staff

vakantiegeld
holiday pay, an extra on top of your salary

WW
unemployment benefit, from UWV

diplomawaardering
an evaluation of your foreign diploma

zelfstandige
self-employed person

What people get wrong

UWV or gemeente? This is the big one. If you worked here and lost your job, you go to UWV for the WW. Do it quickly: you apply within a week after you become unemployed. If you have no work history, or your income is too low to live on, you go to the gemeente for bijstand.

When you're sick, your employer keeps paying your wages. Not UWV. (In the first year at least 70%, and at least the minimum wage.)

With a benefit you must look for work and, in principle, accept suitable work you're offered. If you start working a few hours, you report it. Same if you want to start a business: talk to UWV or the gemeente first, because your benefit can go down or stop.

If you're self-employed, nobody arranges a pension top-up or sickness income for you. You arrange that yourself.

An uitzendbureau may not charge you money for finding you work. If one asks, that's a red flag.

Part-time work is very common here, especially among women. It's in the learning goals, so know it.

The minimum wage is a gross amount per hour, for workers aged 21 and over (younger workers have a lower youth wage). The amount changes, so don't memorise a number.

Situations, and how I'd think about them

A man has worked in a warehouse for six years and gets fired.

Worked here before, so: UWV, and apply for WW within a week. If the answer options include "the gemeente" or "the Belastingdienst", those are the traps.

A woman on bijstand wants to start a small catering business.

Two facts in one: a business is registered at the KVK, and her benefit may stop, so she talks to the gemeente first. The answer that has her just registering and keeping quiet is wrong.

A colleague keeps making "jokes" about your background.

Discrimination at work is forbidden, from your boss and from colleagues. You can go to the vertrouwenspersoon, your union, or an anti-discrimination office. "It's only a joke, ignore it" is the answer the exam wants you to reject.

THEME 2

2 Omgangsvormen, waarden en normen

manners, values and norms

WHAT IT COVERS

That habits differ by group, region, generation and income, and that you learn them by watching and asking. That many Dutch people express themselves directly. Making appointments in advance, being on time and cancelling in time. The ways couples can live together, also two men or two women. The holidays and remembrance days. Clubs and volunteering. And what people do at a birthday, a birth, an exam, a wedding and a death.

KEY WORDS TO RECOGNISE

omgangsvormen
manners, the normal way people deal with each other

op tijd / afzeggen
on time / to cancel

samenwonen
living together without being married

samenlevingscontract
cohabitation agreement

feestdag
public holiday

Dodenherdenking
Remembrance Day, 4 May

pakjesavond
Sinterklaas evening, 5 December

Keti Koti
1 July, the end of slavery

vrijwilligerswerk
volunteer work

afspraak
appointment

direct
direct, saying openly what you think

geregistreerd partnerschap
registered partnership

trouwen, bruiloft
to marry, wedding

Koningsdag
King's Day, 27 April

Bevrijdingsdag
Liberation Day, 5 May

Suikerfeest
Eid al-Fitr

vereniging
club

begrafenis / crematie
burial / cremation

What people get wrong

Directness. Many people here say what they think. When a colleague tells you plainly that your report has mistakes, the exam does not see that as rude. It's normal here.

Official holidays versus holidays people celebrate. Official: New Year's Day, Easter, King's Day, Liberation Day, Ascension Day, Pentecost, Christmas. Sinterklaas, Keti Koti and the Suikerfeest are celebrated by many people, but they're not official public holidays.

And one that surprises a lot of people: there is no law that gives you a day off on a public holiday. Your cao or your contract decides that.

King's Day is the King's birthday, 27 April. If that's a Sunday, it moves to Saturday 26 April.

A few hard rules that hide in this theme: you tell the gemeente at least 2 weeks before your wedding, you both have to be 18 or older, and two men or two women have been able to marry since 2001. After a death, the burial or cremation happens no earlier than 36 hours and no later than 6 working days after it, unless you get permission.

New Year's Eve has changed too. Since 1 August 2026 consumers may only set off the smallest fireworks (category F1, like sterretjes). Older books will tell you something else.

Situations, and how I'd think about them

A photo of a house with a flag and a school bag hanging out of the window.

Someone in that house passed their final school exam. It's a yearly tradition, and an easy point if you know it.

You have a hospital appointment tomorrow and you can't go.

Cancel in time. Many people here care a lot about that, and a hospital may even charge a no-show fee. "Just don't show up, they'll call you" is the wrong answer.

Two women want to make their relationship official but don't want to marry.

Registered partnership, at the gemeente. Also fine for a man and a woman.

3 Wonen

THEME 3

housing

WHAT IT COVERS

How you get a first home (status holders usually get one through the gemeente), what a rental contract means, and that the housing market differs a lot between gemeenten. Your rights as a tenant and where to get help. Social rent, mid rent, the free sector and buying, and why you register as a house seeker early. Arranging energy, water and internet yourself, reading meters, reporting an outage, fixed versus variable energy prices. And waste separation.

KEY WORDS TO RECOGNISE

huurwoning / koopwoning
rented home / owned home

huurcontract
rental contract

kale huur
rent without service costs

woningcorporatie
housing association

wachttijd
waiting time

Huurcommissie
rent tribunal

netbeheerder
grid operator

vast tarief / variabel tarief
fixed rate / variable rate

storing
outage, breakdown

afvalkalender
waste collection calendar

milieustraat
recycling centre

huurder / verhuurder
tenant / landlord

borg
deposit

sociale huurwoning
social rented home

woningzoekende
house seeker

makelaar
estate agent

energieleverancier
energy supplier

meterstand
meter reading

jaarafrekening
annual energy bill

afval scheiden
separating waste

grofvuil
bulky waste (a sofa, a cupboard)

What people get wrong

You choose your energy supplier yourself. You don't choose the grid operator or the water company: those depend on where you live.

Power or gas gone, or you smell gas? The national outage number is 0800-9009, free, day and night. It goes to the grid operator, not your supplier.

The Huurcommissie makes a decision in a fight between tenant and landlord, for example about the rent or maintenance. The Juridisch Loket gives advice, but it doesn't decide anything. Mixing those two up costs points.

Since 2024 every gemeente has a place to report bad landlords (discrimination, intimidation, a deposit that's too high), and the gemeente can give that landlord a warning or a fine.

For contracts since 1 July 2023 the deposit is at most 2 months of kale huur.

If the estate agent works for the landlord, the landlord pays the agent. The agent may not also charge you.

Small repairs, like a new washer in the tap, are yours. Big maintenance, like a new central heating boiler, is the landlord's.

Social housing usually goes to whoever has been registered longest. Your waiting time only starts when you register, so register early. Even then you have to react to homes yourself. Nothing arrives automatically.

Situations, and how I'd think about them

> *Your whole street has no electricity.*
>
> National outage number, 0800-9009. Not 112 (nobody is in danger), not your landlord.

> *You rent a social home and think this year's rent increase is too high. Your landlord disagrees.*
>
> The Huurcommissie can make a ruling.

> *You're moving and have an old sofa.*
>
> Grofvuil: let the gemeente pick it up, or take it to the milieustraat. Leaving it next to the bins is the wrong answer every time.

4

THEME 4

Gezondheid en gezondheidszorg

health and healthcare

WHAT IT COVERS

The huisarts (and the practice nurse, the POH) as your first stop, also for mental health. Choosing a GP, making an appointment, your right to an interpreter, and medical confidentiality. The pharmacy and the drugstore. The dentist. Care around pregnancy and birth. Referrals to a specialist or mental health care. What to do in an emergency. Health insurance, the eigen risico, claiming costs, DigiD. And help from the gemeente for things like loneliness or help at home.

KEY WORDS TO RECOGNISE

huisarts
GP, family doctor

praktijkondersteuner (POH)
practice nurse at the GP

specialist / ziekenhuis
specialist / hospital

drogist
drugstore, for medicine without a prescription

verloskundige
midwife

consultatiebureau
child health clinic, age 0 to 4

spoedeisende hulp (SEH)
hospital emergency department

aanvullende verzekering
extra insurance

eigen bijdrage
personal contribution

ggz
mental health care

Wmo-loket, wijkteam
the gemeente's help desk, neighbourhood team

assistente
the GP's assistant who answers the phone

verwijzing
referral

apotheek / recept
pharmacy / prescription

tandarts / mondhygiënist
dentist / dental hygienist

kraamzorg
maternity care at home after the birth

huisartsenpost
out-of-hours GP service

zorgverzekering, basisverzekering
health insurance, basic insurance

eigen risico
deductible

declareren
to claim costs back

tolk
interpreter

What people get wrong

Who do you call? Life in danger: 112, straight away. Urgent but not life threatening, in the evening, at night, at the weekend or on a holiday: the huisartsenpost. On a normal weekday: your own huisarts. The hospital emergency department is not your first call for a sore arm on a Sunday.

Eigen risico and eigen bijdrage are two different things. The eigen risico is an amount per year that you pay first yourself for a lot of care (from age 18). The eigen bijdrage is a part of a specific bill that you always pay, for example for kraamzorg. The amount of the eigen risico changes, so check it, don't memorise it. What doesn't change: a visit to the huisarts does not count towards your eigen risico, and you can pay it in instalments.

Health insurance is compulsory if you live or work here. Extra insurance is not. Children under 18 pay no premium and no eigen risico, and the basic insurance covers most of their dental care. For adults, a normal dental check-up isn't in the basic package.

You can switch insurer once a year: cancel before 1 January, take out the new one before 1 February.

The huisarts can't tell your employer what you're sick with. Not without your permission.

You don't need a referral for the dentist. You do need one for a specialist, and usually for mental health care.

Situations, and how I'd think about them

> *Sunday afternoon. A child fell off a bike, the arm hurts a lot, but the child is talking and nobody is in danger.*
>
> Huisartsenpost first. If the picture shows someone lying in the street not responding, that's 112.

> *Someone has felt down for weeks and isn't sleeping.*
>
> The huisarts or the POH. They can refer to the ggz if more help is needed. "Wait until it passes" and "go straight to a psychiatrist" are both wrong.

> *An elderly neighbour can't clean her house any more.*
>
> The gemeente, through the Wmo-loket or the wijkteam. Not the huisarts, not the health insurer.

5

THEME 5

Geschiedenis en geografie

history and geography

WHAT IT COVERS

The 17th century (trade, shipping, painting). Colonies and slavery. Living with water: polders, mills, dikes, the Delta Works. The anthem and the flag. The Second World War, the Holocaust, and that antisemitism is forbidden by law. 4 and 5 May. Migration since the war. Working with other countries in the EU, NATO and the UN. The values that grew since the 1960s, and that abortion, same-sex marriage and euthanasia are laid down in law. On the geography side: the capital, the provinces, your own region, and how public transport works.

KEY WORDS TO RECOGNISE

eeuw
century

handel / scheepvaart
trade / shipping

slavernij, tot slaaf gemaakt
slavery, enslaved

dijk / polder / molen
dike / polder / windmill

Deltawerken
Delta Works

bezetting / verzet / bevrijding
occupation / resistance / liberation

gastarbeiders
guest workers

provincie
province (there are 12)

inchecken / uitchecken
to check in / out on public transport

Gouden Eeuw
Golden Age, the 17th century

kolonie
colony

plantage
plantation

watersnoodramp
flood disaster (1953)

volkslied
national anthem (the Wilhelmus)

Jodenhaat
hatred of Jews, antisemitism

hoofdstad
capital

zeeniveau
sea level

What people get wrong

Amsterdam is the capital. The government and parliament sit in Den Haag. Both facts are in the learning goals, so know which is which.

4 May versus 5 May. On 4 May we remember the dead: the victims of the Second World War, and also of later wars and peace missions. At 8 in the evening the country is silent for two minutes. On 5 May we celebrate the liberation of 1945 and the freedom we have now.

The occupation ran from 10 May 1940 until 5 May 1945 (the south was freed earlier, in autumn 1944). More than 100,000 Jews from the Netherlands were murdered, about three quarters of all Jews living here. Many were taken through camp Westerbork. Anne Frank was a Jewish girl who hid in the Achterhuis in Amsterdam and wrote her diary there.

Indonesia declared independence in 1945, and the Netherlands handed over power in 1949. Suriname became independent in 1975. Curaçao, Aruba and Sint Maarten are countries within the Kingdom.

The Netherlands abolished slavery in 1863. That's what Keti Koti remembers on 1 July.

In the 1953 flood, dikes broke in more than 150 places and 1,836 people died. The Delta Works were built after it. Windmills were used in the past to pump water out of the polders. A big part of the country lies below sea level.

The Netherlands was one of the six countries that signed the Treaty of Rome in 1957, which later grew into the EU. It also helped found NATO in 1949.

People from former colonies, guest workers (in the 60s and 70s, for example from Turkey and Morocco) and refugees have all come here since the war.

The flag is red, white and blue. On King's Day you often see an orange pennant on it, but orange isn't in the flag.

Public transport: you check in at the start and check out at the end. The OV-chipkaart is being phased out. The new way is OVpay: the new OV-pas, or your bank card (also on your phone). Forget to check out and you usually pay too much, which you can fix online.

Situations, and how I'd think about them

> *A photo of a windmill in a flat green field with ditches.*
>
> Think water, not grain. The question will be about polders and keeping land dry.

> *A photo of people standing in silence at a monument in the evening, flag at half mast.*
>
> 4 May, Dodenherdenking.

> *Someone shouts in the street that people should hate Jews.*
>
> Not "freedom of speech". Calling for hatred of Jews is forbidden by law.

THEME 6

6 Instanties

agencies

This is the theme I'd spend the most time on. It has more learning goals than any other theme (tied with work and income), and most of them come down to one thing: which organisation does what.

WHAT IT COVERS

That contact with the government is mostly digital, and how to use your BSN and DigiD safely. Where to get help with that. Organisations outside the government that help (Nibud, debt help, the food bank, GGD, Juridisch Loket, social work, youth care). What you report to the gemeente. Residence permits and naturalisation. The gemeente's taxes. Your payslip, your annual statement, tax returns, allowances and child benefit. What the police do. How to object to a government decision. Legal help. And insurance.

KEY WORDS TO RECOGNISE

gemeente
municipality

BSN (burgerservicenummer)
your citizen service number

IND
immigration service (residence permits, naturalisation)

naturalisatie
becoming a Dutch citizen

aangifte
a tax return, and also a police report (same word!)

toeslagen
allowances (huurtoeslag, zorgtoeslag, kinderopvangtoeslag)

SVB
the agency for child benefit and the AOW state pension

Nationale ombudsman
handles complaints about the government

advocaat
lawyer

WA-verzekering
liability insurance for a car or scooter

opstalverzekering
buildings insurance

BRP
the register of residents at the gemeente

DigiD
your login for government websites

verblijfsvergunning
residence permit

Belastingdienst
tax office

jaaropgaaf / loonstrook
annual income statement / payslip

kinderbijslag
child benefit

bezwaar maken
to object to a decision

Juridisch Loket
free legal advice for low incomes

identiteitsbewijs
ID document

aansprakelijkheidsverzekering (AVP)
personal liability insurance

kwijtschelding
a waiver, so you don't have to pay a local tax

Who does what

ORGANISATION	WHAT YOU GO THERE FOR
Gemeente	Registering where you live (BRP), moving, a birth, a marriage, bijstand, help at home (Wmo), applying for naturalisation, passport and driving licence, local taxes
UWV	WW when you lose your job
SVB	Kinderbijslag, AOW
Belastingdienst	Taxes and your tax return
Dienst Toeslagen	Huurtoeslag, zorgtoeslag, kinderopvangtoeslag (via Mijn toeslagen)
IND	Residence permits, and it assesses your naturalisation
DUO	Student finance, and your inburgering exams
KVK	Registering a business
Juridisch Loket	Free legal advice on a low income
Huurcommissie	Rent and maintenance disputes
Nationale ombudsman	Complaints about how the government treated you
GGD	Public health, for all residents

What people get wrong

DigiD: you apply online at digid.nl, with your BSN and your address in the BRP. The activation code comes by letter. You don't pick it up at the gemeente. And never give your DigiD login to anyone. If someone needs to do things for you, there's DigiD Machtigen, where they use their own DigiD. Stuck with digital stuff? Many libraries have an Informatiepunt Digitale Overheid.

Coming to live here for more than 4 months: register at the gemeente within 5 days of arriving. Moving later: report it within 5 days too. A birth: register it within 3 days.

Toeslagen are arranged with Dienst Toeslagen, through Mijn toeslagen on the Belastingdienst's website. (The official learning goal still says "Belastingdienst", so don't panic if a question words it that way.) If your income changes, report it within 4 weeks, or you'll have to pay money back later.

Keep your jaaropgaaf for at least 5 years. If you get a letter asking for a tax return, you must file one, often before 1 May. The Belastingdienst helps for free if you find it hard.

Disagree with a decision from the government? You can object (bezwaar) within 6 weeks, to the organisation that made the decision. It costs nothing. The ombudsman comes later: first you complain to the organisation itself.

The police: you must follow their instructions. From age 14 you must be able to show ID when the police ask. For a serious crime like murder, rape or kidnapping you're obliged to report it. For a stolen bike you may report it, but you don't have to.

Insurance: health insurance is compulsory. A WA-verzekering is compulsory for a car, motorbike or scooter. Personal liability insurance (AVP) is not compulsory, but very smart. The learning goals say home owners must have buildings insurance. In practice it's usually the bank that requires it when you have a mortgage. For the exam, just know that home owners are expected to have it.

After naturalisation you must, in principle, give up your other nationality. There are exceptions, for example if you're married to a Dutch person, but "in principle you give it up" is the rule they test.

A temporary residence permit: apply for the extension at the IND in the last 3 months before it ends.

Situations, and how I'd think about them

> *A couple just had a baby.*
>
> The birth goes to the gemeente within 3 days. After that the SVB sends a letter about kinderbijslag by itself.

> *A civil servant says: "Give me 50 euro and your permit will be ready faster."*
>
> That's bribery, and it's punishable. Also for the person who pays.

> *You can't afford a lawyer for your divorce.*
>
> With a low income, the lawyer can arrange legal aid and you pay a personal contribution that fits your income. For free advice first: the Juridisch Loket.

7

THEME 7

Staatsinrichting en rechtsstaat

government and the rule of law

WHAT IT COVERS

The Netherlands is a kingdom, the King has a mostly ceremonial role, parliament has two chambers, and there are three levels of government. The EU. The three powers. Voting. And the part a lot of people underestimate: the important laws. Equality of men and women, freedom of speech and its limits, freedom of religion (and that the law of the state comes first), equal treatment, privacy, violence and bodily integrity, organ donation, and women's right to self-determination.

KEY WORDS TO RECOGNISE

koning
king (Willem-Alexander, since 30 April 2013)

kabinet / regering
cabinet / government

Tweede Kamer
House of Representatives, 150 members

wetsvoorstel
bill

verkiezingen / stemmen
elections / to vote

gemeenteraad
municipal council

Provinciale Staten
provincial council

Grondwet
Constitution

godsdienstvrijheid
freedom of religion

zelfbeschikkingsrecht
right to self-determination

huwelijksdwang
forced marriage

minister-president
prime minister

parlement, Staten-Generaal
parliament

Eerste Kamer
Senate, 75 members

coalitie
coalition

actief kiesrecht / passief kiesrecht
the right to vote / the right to be elected

burgemeester
mayor

rechter / hoger beroep
judge / appeal

vrijheid van meningsuiting
freedom of expression

gelijke behandeling
equal treatment

huiselijk geweld
domestic violence

Donorregister
organ donor register

What people get wrong

Laws are made by the government and both chambers together. The Tweede Kamer can change a bill. The Eerste Kamer can only accept or reject it. A lot of study material says "the Tweede Kamer makes laws and the Eerste Kamer checks them". That's not right.

Citizens directly elect the Tweede Kamer, normally every 4 years. They don't elect the Eerste Kamer, the ministers or the prime minister. The burgemeester isn't elected either: the Crown appoints the mayor, for 6 years.

The learning goals ask for the name of the King and of the prime minister. As I write this (November 2026) the prime minister is Rob Jetten, since 23 February 2026. Check again right before your exam if there's been an election.

Who votes where? For the Tweede Kamer you need Dutch nationality and you must be 18. For the gemeenteraad, EU citizens can vote, and people from outside the EU can vote after 5 years of legal residence. For the European Parliament, Dutch and EU citizens.

Women got the right to be elected in 1917 and the right to vote in 1919. The learning goals name the difference between actief and passief kiesrecht, so learn both words.

There is no national referendum at the moment. Older material sometimes suggests there is.

Article 1 of the Constitution: equal treatment in equal cases, no discrimination on any ground. It applies to everyone in the Netherlands, not only Dutch citizens.

Freedom of speech has limits. Threats, insults, inciting hatred and calling for violence are punishable.

You're free to have any religion or none, but within the law. The laws of the state stand above the rules of religion and tradition. Example: a couple marries at the gemeente first. A religious ceremony may come after that, not instead of it.

Privacy: an organisation may only ask for the data it needs. You can always ask to see your data, and ask for wrong data to be corrected.

Violence is punishable, also inside the family. Hitting your child, domestic violence, honour-related violence, female genital mutilation and forcing someone to marry are all crimes. For advice there's Veilig Thuis. Acute danger: 112.

Organ donation works on "no objection". If you get the letter from the Donorregister, and the reminder, and you fill in nothing, you're registered as a donor. You can register "no" or change your choice at any time.

Self-determination means a woman decides about her own life: whether she works or studies, whether she marries and whom.

Situations, and how I'd think about them

> *A couple wants to marry in a mosque or church only, with no gemeente involved.*
>
> The law of the state comes first: civil marriage at the gemeente, then the religious ceremony if they want.

> *Your Polish neighbour moved here last year. You're from outside the EU and have lived here legally for three years. Who can vote for the gemeenteraad?*
>
> Your neighbour, as an EU citizen. You can after 5 years. The five years are written right into the learning goals.

> *A young woman's parents have chosen a husband for her. She doesn't want him.*
>
> Everyone decides whether and whom they marry. Forcing a marriage is a crime.

8

THEME 8

Onderwijs en opvoeding

education and raising children

WHAT IT COVERS

How the school system works from age 0 to 18 and up. Freedom of education: public and "special" schools. Compulsory schooling. Early education and out-of-school care. Sex education at school. Parents being responsible for their children. What schools expect from parents, and where parents can get help. And the costs: school costs, help with costs, student finance.

KEY WORDS TO RECOGNISE

leerplicht
compulsory schooling, from 5 to 16

startkwalificatie
basic qualification (havo, vwo, or mbo level 2 or higher)

schooladvies
the primary school's advice for secondary school

vmbo, havo, vwo
the three main secondary school types

openbare school
public school, not based on a religion

kinderopvang, kinderdagverblijf
childcare, day nursery

voorschoolse educatie
pre-school programme for toddlers

ouderavond / rapport
parents' evening / school report

CJG (Centrum voor Jeugd en Gezin)
help with raising children

kwalificatieplicht
the duty to keep learning from 16 to 18

basisschool / groep 8
primary school / its last year

voortgezet onderwijs, middelbare school
secondary school

mbo / hbo / universiteit
vocational / higher professional / university

bijzondere school
school based on a religion, belief or a view on education

bso (buitenschoolse opvang)
care before and after school

ouderbijdrage
parents' contribution (voluntary)

studiefinanciering
student finance, from DUO

aansprakelijk
liable

What people get wrong

Leerplicht starts at 5 (on the first day of the month after the fifth birthday), even though most kids start school at 4. It runs to 16. From 16 to 18 the kwalificatieplicht applies: school until a startkwalificatie, though learning and working can be combined.

School holidays are fixed. Taking your kid out a week early because flights are cheaper is not allowed, and you can get a fine. Only the head of the school can give permission, and only if your work makes every school holiday impossible. A religious holiday like the Suikerfeest is different: your child may stay home, you just tell the school at least 2 days in advance.

The government pays for both public and bijzondere schools. That's in article 23 of the Constitution. A bijzondere school is not a private luxury school.

Primary and secondary schools must teach about sexuality and sexual diversity. Public and religious schools both.

Parents are liable for damage their child causes until the child is 16. Under 14 it's always the parents.

The ouderbijdrage is voluntary. If you don't pay, your child still joins the school trip. A school may ask you to buy a laptop but can't force it. In secondary school there are no school fees and most books are free, but you buy things like a calculator and gym clothes.

The Raad voor de Kinderbescherming only goes to the juvenile judge when a child's development is in serious danger. Help usually starts voluntarily, through the gemeente.

Student finance and the allowance for school pupils aged 18 and over come from DUO. Yes, the same DUO that runs your exam.

Situations, and how I'd think about them

A family plans to leave for their holiday on Monday. The school holiday starts the Saturday after.

Not allowed for a child who must go to school by law, and a fine is possible.

A 16-year-old on the vmbo has no diploma yet and wants to work full time.

Kwalificatieplicht: he keeps learning until he has a startkwalificatie. He can combine work and school, for example in a work and learn programme at the mbo.

The school asks for a voluntary contribution for the school trip. The family can't pay.

The child goes on the trip anyway.

The thinking pattern behind most answers

After a while you notice the right answer has a certain shape.

It follows the law. Where there's a rule, the answer is the rule, not what feels kind or what people do back home.

It goes to the right place. Most questions are really "which agency?" questions in disguise. Know your gemeente from your UWV from your SVB and you've got a big chunk of the exam.

You take action yourself, and on time. The official goals literally say: act on time, don't let a deadline pass. Register early, report changes, object within the term. The answer where you wait and hope it sorts itself out is almost always wrong.

You talk first. With your landlord, your employer, the school, the gemeente. Then a formal step if that doesn't work.

Now the honest exceptions, because the pattern isn't magic:

- Talking it through is not always the answer. Life in danger means 112, right away. A serious crime must be reported to the police. Violence at home is never "a private family matter".
- Doing it yourself doesn't mean doing it alone. Using an interpreter at the GP, asking the library for DigiD help, or getting free help from the Belastingdienst are all right answers.
- Sometimes the right answer is "you don't have to". Personal liability insurance isn't compulsory. Reporting a stolen bike is optional. A pregnant applicant doesn't have to tell the employer she's pregnant. A public holiday doesn't automatically mean a day off.
- The friendliest option is not always the right one. The new exam tests knowledge, so sometimes the right answer is just a dry fact, like a date or the name of an agency.

A 3 week plan

About 45 to 60 minutes a day. If your exam is further away, stretch it. Don't squeeze it shorter than two weeks if you can avoid it.

Week 1

- Day 1: Read the exam info on inburgeren.nl. Do one of DUO's practice exams cold, without studying. Write down which themes went badly. It will feel bad. That's the point.
- Day 2: Theme 6, Instanties, first half. Learn the "who does what" table until you can fill it in from memory.
- Day 3: Theme 6, second half (taxes, police, objections, insurance).
- Day 4: Theme 1, Werk en inkomen.
- Day 5: Theme 4, Gezondheid.
- Day 6: Go back over the word lists of days 2 to 5. Make flashcards with the Dutch on the front.
- Day 7: Rest, or ten minutes of flashcards. Nothing more.

Week 2

- Day 8: Theme 7, the government half (King, parliament, elections).
- Day 9: Theme 7, the laws half (rights, violence, privacy, organ donation).
- Day 10: Theme 8, Onderwijs en opvoeding.
- Day 11: Theme 3, Wonen.
- Day 12: Theme 2, Omgangsvormen.
- Day 13: Theme 5, Geschiedenis en geografie. Dates on one sheet of paper.
- Day 14: Rest, plus flashcards.

Week 3

- Day 15: The second DUO practice exam. Compare with day 1.
- Days 16 to 18: Your two weakest themes. Explain each "what people get wrong" point out loud, to a partner, a friend, or your bathroom mirror. If you can't explain it in simple words, you don't know it yet.
- Day 19: Read through the official learning goals and tick off every line you could answer a question about. Anything you can't tick, look up.

The last two days

- No new material. Really. Just the word lists and your flashcards.
- Check the facts that change: the prime minister's name, and anything in the news about benefits or allowances.
- Sort the practical stuff. Take a valid ID. Know the address of the exam location. Plan to arrive about 30 minutes early. Your phone, watch and coat don't go into the exam room.
- Sleep. A rested brain reads Dutch questions much better than a tired one.

On the day: read every option before you click. A lot of wrong options are almost right, with one word changed (the gemeente instead of UWV, "always" instead of "in principle").

Free official stuff

- inburgeren.nl, the page "Oefenen": DUO's own practice exams. It lists two KNM practice exams. Do both.
- inburgeren.nl, the page about the knowledge exams (Kennisexamens): the official description of KNM.
- The official learning goals themselves. Search for "Staatscourant 2024, 15802". It's in Dutch and it's dry, but it's literally the list of what they can ask you. It makes a great checklist for your last week.
- DUO's practice page also links to netinnederland.nl and oefenen.nl. They aren't DUO's own, and I can't promise every video is updated for the new exam, but they're free.
- rijksoverheid.nl for anything that changes yearly (amounts, the AOW age, who's in the cabinet).

That's it. If it helped, pass it on to someone in your taal class.

Spotted something wrong or out of date? Write to support@swipelijk.com and it gets fixed.

Good luck. Pass DUO. Together.

FROM THE PERSON WHO WROTE THIS GUIDE

Practise it on your phone

Full disclosure: I build an app for this exam. Nothing in the guide depends on it, and everything above works with pen, paper and DUO's free practice exams. But if you'd rather practise on the tram, this is what I made.



Swipelijk

Inburgering & Dutch, for iPhone and Android

FOR KNM

- 12 KNM lessons: the vocabulary, a quick practice round, and a lesson for every official theme.
- 2 timed mock exams with a photo for each question. Like the real thing, you only see your answers at the end.
- Every explanation in English, with the Dutch one a tap away.

AND THE REST OF THE EXAM

- Lezen, Luisteren, Schrijven and Spreken in the exam's own formats, with mock exams for each.
- Feedback on your writing and speaking, scored on DUO's criteria.
- A study plan that counts back from your exam date, with a date for each part if they're on different days.
- The app speaks English, Dutch, Arabic and Turkish.

You can try it for free: the KNM vocabulary and quick practice, and 3 lessons a day across the app. The mock exams and the rest of the lessons are in Pro.

Get it at **swipelijk.com**

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