



Marie Curie Fellowship Association

Welcome Document of the Belgian MCFA Group

1. About this document

We were asked to prepare something that would help people arriving in Belgium to settle down quickly and easily. This text is thus written from our personal points of view and dwells more on the living side rather than the scientific goal of the Marie Curie Fellowship Association. We are MC fellows and have been living in Belgium for a number of years. We come from different European countries. Where something is country specific, we have mentioned this. However, most of what we have included, is general information and should be valid for whichever country you are from or arriving from.

We have written this document from a basis of our own experience on arriving in Belgium, from experiences of others and importantly from knowledge gained from our Belgian friends and colleagues. Although the vast majority of us have been made to feel very welcomed in Belgium, there were still difficulties to be faced. Each country has its own system of, for example, renting housing and it can be difficult to find one's way around the system. In addition, tax and health insurance systems are not completely compatible throughout the whole of Europe. Many fellows throughout Europe have had difficulties with some of these issues - problems are by no means only occurring in Belgium. In light of these facts, we therefore placed more emphasis on what to do or where to turn to in times of difficulties and basically to give the new/future fellows some idea of what they have to do before they came to Belgium.

When one comes to a new country, it inevitably takes some time to settle in and become familiar with the way of life in the host country. However, the vast majority of fellows that we have spoken to, who are in Belgium, really enjoy living here and experiencing Belgium culture.

We hope we speak for all fellows when we say that moving from one's own country to another is an enriching experience and one in which will help towards the harmonization of Europe both economical, socially and scientifically.

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2. A general comment about Belgium

There are three main divisions within the country, namely Flanders (in the north), Wallonia in the south and Brussels. There are three languages spoken in Belgium. The two main ones are Dutch spoken by the Flemish in Flanders and French spoken in Wallonia. Brussels is officially bi-lingual (all of the street signs are in the two main languages) but in fact French is the language that is most heard and used. There is also a very small German speaking community close to the German border situated in Wallonia. The relationship between the French and Flemish community is a bit special. As an example many institutions etc. are not really national but exist in parts, one for each part of the community. Although English is widely understood and spoken in Belgium, it is nevertheless worth learning the local language. Not only is this good fun – you meet many interesting people in the lessons – it also aids integration and can break down many barriers between you and the people you come across in everyday life.

If you need help, don't be shy. In our experience Belgians are friendly and usually help you if you are in trouble. It is getting more difficult if bureaucracy comes into play. In that case it can be of a lot of help if you (or your supervisor, or your Belgian friends) know somebody who knows somebody,....

It has to be said, that the experience from different MC fellows in Belgium differ a lot concerning payment, taxes, training, support, etc., depending on the university. So if you need more information or want to check on a few things then it's always best to contact people in the particular university or research centres before you arrive, or best of all contact a current MC fellow currently working there.

In many cases, we have tried to include both the Dutch and French terms for some of the important items that you will need to do / bring / get / arrange etc.....

For more information about Belgium [see useful web-pages](#). Of course Belgium is a great place to live: Did you know that there are more than 100 varieties of beers here!

List of Universities in Belgium

Major University towns in Belgium: [Antwerp](#), [Brussels](#), [Gent \(Ghent\)](#), [Leuven](#), [Liege \(Luik\)](#), [Mons \(Bergen\)](#), [Namur \(Namen\)](#)

3. Shopping List (what do I have to do before I arrive)

Get in contact with your supervisor. He/She is the one who knows best the situation in your host institute. He/she should introduce you to the important people and tell you, whom to contact in the administration. It is a good idea to visit him/her and learn about the situation before you actually arrive. Maybe you can ask him/her to invite you to give a presentation. On arrival, it might be a good idea to bring some money with you, which is sufficient to survive until you get your first salary (see section 4.1.4 Deposit).

Find a place to live (see 4.).

Register at the city hall (see 4.). For that, you need some papers. Which kind of papers you really need, differs from case to case. There you will also get some kind of passport "Verblijfskaart" / "Carte de Séjour". You need to have a permanent address before you go to the city hall. You can not register without having a permanent address.

Get a bank account (see 4).

Get your contract from your host institute (see 4).

Start working, living, and making friends in Belgium. There are other things to organize, like tax, kindergarten, car registration etc. (see 5).

4. Things of primary importance

4.1 Accommodation

Prices for appropriate housing can be cheap or expensive. It depends very much on where in Belgium you want to settle.

4.1.1 How to find somewhere to live:

Maybe your host institution has a housing service (Louvain-la-Neuve and Leuven definitely have a housing service – in Leuven tends to be mainly for students or people coming for a short time). Other possibilities are newspapers. For example, in Leuven see "Passe Partout" a free newspaper that comes out every Wednesday evening. In Brussels and Liege see the newspaper "VLAN".

In Belgium, it is a common habit, to put a big sign in the window if something is to rent (it is has orange stripes, white background and black colour with the words "A Louer"/ "Te Huur"). So there is a good chance to find something by just walking around. Don't hesitate to go to professional housing agencies. They are usually free (if you want to rent something). It is the owner who pays the agency fee.

In Leuven, an interesting place to try to live is The Begijnhof. This is a really old section near the centre of town that has been nicely renovated and now belongs to the University. If you are really lucky, it's possible to find a studio or apartment there, although you most likely will need your boss to do a bit of persuading!

Although there exist reasonable possibilities to find housing even if you bring your family, you can not always count on that: It's also best to find your housing before you look for a school.

LD: "It can be more difficult when you're looking for housing for a family with three children and an au-pair! I guess the best thing is to get in touch with the "housing service" of the university you're working at. There is one in Louvain-la-Neuve I know, I guess the same is true for all universities. But university cities are always expensive!"

Another fellow had the experience that the housing service offered them a place that was really too expensive. Our advice is that if you are bringing your family with you, make sure you look for housing a long time in advance in order to be able to find something that suits. They say in Leuven that you need to look at least 5 places before you decide which one to take. It is possible to find a good place for a very reasonable prices - you just need some patience!

4.1.2 Approximate prices of accommodation:

Shown in the table are approximate prices for accommodation in Belgium. Prices quoted in Belgian Francs. Of course this is only a rough guide. Note that these prices do not include gas, electricity or extra costs See section 4.1.8

	Leuven (2)	Brussels (3)	Antwerp	Liege (4)	Louvain-le-Neuve Waver / Ottignie
Rooms (1)	4.000 - 7.000			6.000-10.000	
Studios = flats	7.000 - 14.000			8.000 - ?	
One Bedroom apartments	14.000 - 16.000			10.000 - ?	
Two bedroom apartments	17.000 - 24.000			10.000 - ?	two-three bedrooms: 25.000 - 30.000
Houses	20.000 - 35.000			15.000 - ?	30.000

(1) but then it's literally a room with kitchen/bathroom shared. Often you can find rooms in "gemeenschapshuizen", basically a room in a house that is rented by students or postdocs etc. – often a good idea if you are on your own and feel like jumping into learning the local language.

(2) **KA:** In Leuven the areas with decreasing rents are: centre of Leuven, Heverlee, Kessel-lo. Apartments tend to be on the expensive side in the centre of Leuven.

(3) **RL:** In Brussels cheaper areas are: Brussels Centre, Ixelles / Elsene, Schaarbeek / Schaarbeek. More expensive: Woluwe St. Lambert, Watermaal Boisfort / Watermaal-Bosvoorde.

(4) **JF:** Apartments in Liege are pricey. The small rooms in shared house are normal called 'kots'. Everything in the centre is quite expensive even in some old, rotten houses. Leaving town is a really good idea here, you may find a whole house for the price of a kot when you look for it 15 km away from the centre. Especially when you work at the Sart Tilman campus that lies itself on the town boundaries you should think about that.

4.1.3 Contracts:

If you just rent a student **room**, there might be some special arrangements. For example in Leuven, rooms are rented always for full years. It is very hard to get a contract for less than that, and extensions are usually made for another full year. Apart from this, as Leuven is a student town, student rooms are available which are always given for the time of the academic year (September - July). It can be tough to find a reasonable place at another time than in summer, as then everything is occupied by students.

Studios = flat (usually a living combined bedroom either with kitchen included in the room or as a separate room with apart or shared bathrooms) are the easiest to find. However, if you prefer something a bit bigger then apartments or houses are usually fairly easy to find.

If you rent a normal **apartment** or a **house** (if you have a family) then contracts are usually for either a (a) 3,6,9 contract and means that you can renew your contract after every three years or (b) fixed 3 year contract

According to Belgium law, a contract has to be registered at some official place (I think it was the

city hall). A stamp is then put onto the contract that costs around 200,- BEF. Be sure to do that, in order to avoid troubles later. If you want to quit the contract, then you have to give 3 months advance notice. Since the contract has been made for a fixed period, one has to pay some fine, which is three months rent in the first year, two months rent in the second year, and one month rent in the third year. However, you may get around that fine, if someone else who is interested in renting your apartment.

For the 3,6,9 contract it's difficult to get out of paying the fine. However, the advantage of taking a three year only contract is that there are no fines/penalties for breaking the contract. However, you have to keep on paying the rent if no one can be found to move in. It's often advisable to help your landlord find someone! However, in most student towns it shouldn't be any problem to re-rent apartments.

4.1.4 Deposit ("Waarborg" / "Garanti")

Usually the owner requests that you pay a deposit of two to three months rent before you move in. Note that this money should be placed in a separate 'blocked' bank account. The money plus interest can only be released back to you by the signatures of you, your landlord/lady and the bank. This means you receive the interest - which can amount to quite a bit. If your landlord/lady doesn't mention it - insist on it because you are within your rights to do this. All banks have special forms that you have to fill in and sign. Just ask them that you want an account for the "Waarborg" and they will instantly know what you need.

4.1.5 Options ("Opties" / ?)

If you like a place but are not sure you can "take an option" on it. This means you say that you are interested and ask for a day or two more to think about it. The agency will then tell other people they can look at the place but they will have to wait to see whether the person with the option wants it or not.

4.1.6 Furnished Vs Unfurnished

Most places are rented unfurnished. Furnished places tend to be more expensive. Take care because unfurnished really means unfurnished and often means that there is nothing in the kitchen apart from a hot-plate. Look out for 'ingebouwde keuken' or 'cuisine équipé'. which means that there will be other things contained in the kitchen. Note that if anything goes wrong within the apartment - e.g. your fridge breaks down, you will most likely have to pay the repair bill yourself.

In Leuven there are a few places where you can rent furniture and also buy good second hand furniture and electrical goods (For example Guy Dehaeseleer - huishoudelektro - Diestsesteenweg 69, 3010 Kessel-lo, Leuven, tel (016)25 69 75 - after 19.30u (016)48 87 49. Opening hours 10-12 and 13.30-18, closed Thursdays.)

4.1.7 Inspection of Accommodation, "Plaatsbeschrijving" / "etat de lieu"

Before you move in: The owner and you inspect the studio or apartment for damages and so on.

These are then written to a paper called "etat de lieu". This paper will be part of your contract and this and only this paper states in what state the apartment/house was before you move in. So if you want your deposit back later, take a close look.

4.1.8 Additional costs "Onkosten"/ "Charges"

The rent quoted is sometimes not all that you have to pay. There are other charges to pay too: "Onkosten". These are general costs/shared costs e.g. towards lighting the corridors and the lift. In large apartment blocks these extra costs can be quite expensive 3000-4000 BEF / month.

Often in an apartment block these onkosten will also be for heating. In a large block the heating is central. There are then indicators on the radiators, each year these indicators are read and the cost of heating worked out. If you have used less than expected the landlord will give you back a refund - of course if you use more than the onkosten you will have to pay the landlord.

Gas/Elec are usually not included in the rent and you have to go along to the gas/electricity place. The previous tenant will have filled out a form and left a copy. The paper will have written on it the gas/elec numbers/level - check them! You have to then sign the form and take it with you to the gas/elec place. In the first year you will be charged the same rate as the previous tenants. When the meters are read your costs will then be readjusted. In Belgium they only read meters once a year and it costs a lot for someone to come out and read it at another time of year.

When you leave you have to fill the meter reading on a special form (which can be obtained from the Gas/Electricity shop) together with your next address. The next tenant that takes over your place will take this form along to the gas/elec. Afterwards you will receive your final bill based on the least meter reading.

Water is quite often included in the "Onkosten" prices. There are special meters for water and the landlady will read them every year and work out the true cost - hence you will either get money back or have to pay extra.

Telephone - go along to the nearest Belgacom shop. Even if there is a connection to your place Belgacom will still charge a connection fee of around 3000 BEF.

Telephones are expensive. You are most likely going to be phoning abroad a lot so shop around to the private companies, they often offer half the price than Belgacom, e.g

- Toledo Telecommunications, Brussels 02/660.60.66
- WorldxCommunication "1588"
- **KA:** A recent company - not sure of name - simply dial 070/777.7777, wait for dialing tone and dial your number: cost is 3.5 BEF/min for international calls during off-peak hours, 7 BEF / min peak hours. The billing appears on your Belgacom bill. This is the cheapest international rate that I have found so far.

.Or you can buy prepaid phone cards which give you a really cheap rate. These are available from: newspaper shops or at the train stations.

4.2 Contractual issues

Being a MCFA fellow, you should get a normal working contract including (the major part of the) health insurance, unemployment insurance, and some money going to pension funds. That money from that working contract is usually taxed (see 5.) in Belgium. In addition, you should get a mobility allowance that is tax free. If they want you to subscribe as a student (despite you being a Post-Doc) than something is probably wrong.

DB: Coming from Germany, I was used to receiving my working contract before my first day of work. In Belgium it was different. At the KU Leuven I had to wait two months, before I received my contract. I was told, that this was fast. However, in normal companies like IMEC in Leuven, it is possible to receive your contract on the first day. I had to bring a couple of documents before I got the contract. Amongst them was an officially approved copy of my PhD and my Diploma certificate. Such official copies can be made at the city hall, where they will want to see the originals. You take along both the original and photocopies and the city Hall will put a stamp on the photocopies. This usually costs a few hundred BEF's. If it's possible to obtain extra copies of your certificates from your home country it may well be best to bring these with you.

The administration of your host institute might ask for several other documents. Ask them what they need before you go there. In your own interest, you should give them the number of your bank account in Belgium (see 4.4) – they will then automatically put your salary and mobility allowance directly to your bank account every month.

KA: At KU Leuven you will have to fill out a form "C2". It can be down loaded form the local internet or they will post it too you. It's like an application form to become personnel of the university. After you have filled it in you will receive a personal card, which is also your library card. Together with this form, you will have to send in a copy of your PhD certificate (see above), a copy of your birth certificate

In some European countries, it's possible to get official copies of your birth certificate form the city Hall in your own country. In Britain this is not possible (as far as I know) so I made photocopies and took it to the town hall in Leuven and followed the same procedure as above.

See also "4.5 Money"

RW: Previously for Fellows arriving as a **B20** the university wants you to inscribe as a PhD student or as a free researcher. For inscribing at K.U.. Leuven, you need:

- The last diploma (a certified copy!)
- Some form to be filled out by the faculty of the university (this can be quite difficult to get!)
- A birth certificate (!)
- Money
- It is useful to bring your third party insurance certificate, (see below) if you have one. Otherwise, you have to sign such an insurance there.

I had some administrative problems with inscribing in KUL, because of this form from the faculty. Solving this took a couple of months. The payment of my KUL-fellowship, however, could only start after inscribing. Thus, I did not receive any payment for the first 4 months (except for a small advance from IMEC). Then, of course, I got paid the money for the first 4 months in one shot. As I have already heard that other people also had similar problems with KUL, maybe we should warn people to bring along a possibility to get some money from their home country to bridge such problems, as, for example, the rent has to be paid immediately.

Note the B20 fellows will no longer exist in the 5th Framework.

For the majority of Fellows arriving as a **B30** or **B40** then just signed a normal working contract similar to other employees at the university is the normal state of affairs.

4.3 Registration at the City Hall

You need to register at the city hall to obtain a residence card "verblijfskaart" / "carte des sejour". They want to have your permanent address. So it's not possible to register until you have a permanent place to live (Don't worry because all EU nationals are allowed to stay in another EU country for 3 months without registering). Some days or weeks later a police man will come and visit you in your apartment to check that you are really living there (and your family members).

RL: In Brussels you first receive a paper from the police when you have to come to the police office.

At the city hall, they probably want to see documents like a birth certificate, and your working contract. What kind of documents you really need depends on your status (married, children, or not), on the city, and sometimes we got the impression that it even depends on whom you ask. For sure, they want to have photos and a few hundred francs. Usually, after some weeks, you get a preliminary card. It may take a few months until you get the final document for which you have to bring new photos and for which you have to pay another few hundred francs. If you bring your family with you, then each member of the family needs its own card.

RW: This went very smoothly for me. On the first day at IMEC, the personal department told me everything I had to do. I received a form from them stating that I am working here, and with this form I had to go to the town hall and ask for the residence permit. For this I only needed: My passport and the form obtained from the employer. They registered me and then I had to come back after several weeks again. In the meantime, the police checks if the address given is correct. After the visit of the police, I had to go back to the town hall again. This second time you need:

your Passport, some money, in Leuven it's about 250 BEF a photo for the residence card (if I remember correctly, in duplicate) The report of the police (unless the police transfers that to the town hall themselves – often the case)

I received a temporary residence card, which had to be extended after 3 months (which costs some money again), and after 6 months I received the permanent residence card (permanent = 5 years). In case of small problems (which I had with the report of the police) the people at the town hall were quite helpful.

Note: In most other European countries (apart from Britain) you will have to register at the Town Hall. But according to EU regulations you should receive a temporary residence card for 6 months and not for 3 months as in the case of Belgium. It's not worth the hassle however pointing out to the town hall officials that you should get a 6 month card.

LD: In The Netherlands, I guess the same applies to Belgium (although in my experience Belgium is LESS bureaucratic than Holland is - contrary to what I expected) - you also need a residence permit which is free for EC-citizens, the only things you need is your passport, a copy of your housing contract and a copy of your working contract. For the children you need a birth certificate for each of them and all children must be presented "live". I went with an au-pair (see below) who got a separate residence permit.

4.4 Getting a bank account

This is usually no problem. Sometimes they want to see your passport and to know how much you earn. You may want to have a credit card. There are also other card systems in use like "Bankcontact", "Mister Cash" and so on that are accepted in shops where they don't accept credit cards. Some Fellows recommended obtaining bank cheques but these are often quite expensive. Now in Belgium Bankcontact/Mister Cash is used a lot and it's possible to pay for goods using this card. It's similar to a credit card but the amount is taken directly from your bank account. A few years ago you would have to pay an additional 5 BEF for each transaction to the shop but now this has been dropped and it's free to use your card.

There is also another interesting system called "Proton". This can be used to pay for small things, e.g.. your newspaper or bread. You have to charge up the card with cash. A pincode is not required for this function.

Note that with credit cards the amount will automatically be taken from your account at the end of the month (this is different from the way it works in the UK for instance).

Some Banks will want to see your residence card before they give you a bank account, which can be difficult if you have not found a permanent place! It's best to shop around.

The common banks in Belgium are:

Argenta
Centea
Gemeentekredit / Credit Communale
Generale Bank / General de Banque
KBC
City Bank
BBL
Kredietbank / Banque de Credit

Banks in Belgium charge a lot for running your account for you. Usually you get charged a set fee per year (around 700 BEF per year) which includes a number of 'free' transactions and a bank card. In Belgium, they are trying to get everyone to use "Self-Banking". There are special machines in most banks where you can draw money out, pay bills, transfer money between either your own accounts or to other peoples accounts, obtain bank statements etc. Self banking is usually included in the set fee that you pay. Going to the counter and asking for travellers cheques or to transfer money can cost you extra. Drawing cash out of the self-banking is free but drawing it from another banks "hole-in-the-wall" machine usually costs a few Francs. However, setting up a blocked account for your 'Waarborg', opening new accounts or asking for advice is free! Note that you can often obtain a better deal for foreign cash/ travellers cheques from your own branch. Credit cards cost extra and are usually around 800 BEF per year.

4.5 Money and Salary

So, you arrive in a new country, have a bank account, pay three monthly rents as a deposit for your apartment. Of course, you have to pay the monthly rent of your apartment in advance. So, when do you get your first money?

To start with, money is usually being paid at the end of the month (except for the first month!). So be patient. Like your working contract, it may take up to a few months until the cash flow works. Don't panic: Depending on your host institution you can ask for a "pre payment". But the term pre-

payment is a bit misleading. At the KU Leuven, they did not pay this before the end of the month. This pre-payment is also not the full monthly salary but roughly two third of it. It is probably a good idea to ask for this pre payment before the end of the month.

The salary... One would expect that MCFA fellows in Belgium get always roughly the same (depending on the family situation of course). However, a first survey amongst us revealed huge differences. Watch out! In principle, you and your host institution should get the following:

i) A gross amount for your salary is supplied by the EU. That contains your "real" gross amount as well as the money your host institution has to pay into the Belgium social security pot. In addition, you are taxed (usually).

O.K.. From the gross amount paid by the EU, about one third only will finally make it to your bank account.

ii) A mobility allowance is supplied by the EU. That should be transferred fully to your bank account and not be taxed. This mobility allowance is foreseen for paying your additional expenses due to your stay in a foreign country like driving home, phoning your relatives or friends back home, and NOT for travel to conferences etc..

iii) Some overhead money (I think it is around 30000,-BEF) is paid to your host institution by the EU. That money is foreseen for administrative costs etc. It is not foreseen to buy equipment, but, as an example, can be used to pay your conferences and official travels.

If you think that things are not handled as explained in i)-iii), than it is strongly recommended to contact the Marie Curie Fellowship Association for help. The Belgian National Contact Points are the official contact points for problems with taxes and social security issues.

If you have brought your family with you and you do not receive any financial support for your kids from your home country, then you have the right to ask for a monthly support from the Government (in Flemish it's called "Kinderbijslagfonds". If you have one kid, you will get around 2700,- BEF per month.

5. Other important issues

5.1 Tax

This seems to be a big issue and source of great confusion. As explained above, the mobility allowance should be tax free. O.K.. now the salary.

DB: Normally you are taxed in Belgium. But there may be special arrangements between Belgium and your home country. Check with people coming from your country. The following is what I heard from other German MC fellows. The situation may be similar for other European countries.

One (his family had stayed in Germany) had invested some time in finding out how things work. There exists an agreement between Belgium and Germany ("Doppelbesteuerungsabkommen"). According to him, if you stay up to 24 months in Belgium, then you can choose whether you pay tax in Germany (under certain conditions) or Belgium. Although another fellow says that you have to pay taxes in Germany if you stay for scientific work up to 24 months in Belgium. If you stay longer, then you have to pay taxes in Belgium. He decided to pay taxes in Germany, but his situation was a bit special since he owned a house in Germany. However, this guy really had to insist to do it in this way.

A third one (that's me **DB**) has chosen the default, that is paying the tax in Belgium. I contacted a)

the German tax authorities and b) a professional German guy that you can pay for getting advice how to (or not) pay taxes. According to both, it is perfectly OK., if you pay your taxes in Belgium. However, if you have already worked (and paid taxes) in Germany for some part of the year, then your taxes you have already paid in Germany may be recalculated depending on how much you earn in Belgium ("Progressionsvorbehalt"). Simply speaking: if you earn more in Belgium than you have earned in Germany you will have to pay something additionally. If you earn less, it is most likely that you even get something back. But that's only for that year, when you worked in both countries.

JF: You have to be very careful with this, because some traps lie in here. e.g. when you are coming from Germany and stay for a maximum of 24 months in Belgium doing some scientific work you **HAVE TO** pay your taxes in Germany, not in Belgium (Art. 20, deutsch-belgisches Doppelbesteuerungsabkommen). In my opinion you have to verify the taxation situation by yourself, the universities' authorities are normally no experts in this field.

LD: Yes, be careful. In view of the experience I had some years ago, when I had been working in Germany and Belgium (8 months in Germany, 4 months in Belgium, both under employee status) during the same year with very bad "surprises" on my taxes, I insisted to get a grant in Holland and not an employee status (the latter status is interesting for all social security matters, but since I had my own coverage in Belgium, it was not interesting to have it twice). A grant is not taxed (it was also calculated to merely cover the extra charges I had).

RL: Every year you receive a tax form that you have to fill in. These forms must be returned before 30th June. If you do not receive one of these forms you have to ask your employer and the tax office.

5.2 Health Insurance, "Ziekenfonds" / "Mutualité"

Being a MC fellow you are usually being integrated into the Belgium health system. Usually your host institution will already propose one of the big public health insurance companies. When you visit a doctor or need some medicine, 70% of the cost is paid by the health insurance. The remaining 30% have to be paid by you. If you visit a doctor, you will first have to pay him or her in cash or ask for a bill and pay by bank transfer. The typical amount is something between 500 and 1000 BEF. He or she will give you some piece of paper, with which you can go to your health insurance and get 70% back. As far as I heard, hospitals are mainly free of charge and the money is directly transferred from the health insurance to the hospital. If you go to a pharmacy with a prescription from a doctor, you need some special yellow tickets provided by your health insurance. The major part (I think it is 70% percent as well) of your medicine will be directly transferred from the health insurance to the pharmacy. The rest you have to pay directly in cash or you can ask the hospital to send you a bill to your home and then you can pay by bank transfer. There is now a new card that you will automatically receive on registration with your Health Insurance company: it's called a CIS card. It contains all your details about health and medication. You will need to take it with you to the doctors and to the Chemist (Apotheek) - it replaces the need for the yellow labels.

RW: Pension insurance goes automatically. For the health insurance, I needed a form from my old health insurance in my home country (I think it was called E 104, but that is the same all over the EC). With this form and the working contract, I went to the health insurance - and that was it. If somebody was ensured by a private insurance company, or if somebody's last place of work was outside the EC, then one has to wait for 6 months until one can get into the normal health insurance. During this time, one needs a private insurance.

LD: Yes it's E104 you need to gain automatic entry into the Belgian Health system without

incurring a waiting period. When you go to the Mutuality, they give you a form for your employer to fill out. There is also a possibility to stay into your home country's health insurance, to achieve this you need Form E 106 from your Belgian health insurance (I have to verify this). Since I was still paid in Belgium by my employer, I got a complementary allowance from the EC in the form of a grant. I paid no taxes in Holland, but everything in Belgium. Which means also that I stayed in my Belgian's health insurance. You have to inscribe into a local health insurance anyway but with form E106 you don't need to pay anything. I never had to go to the doctor's so I don't know how it would have worked out in practice!

JF: The 6 months delay before the health insurance starts working is question of your own negotiations with the insurance. In my case, they agreed not to apply this (I was in a private health insurance before so I could not bring them the E 104 form).

RL: They will accept you after a 6 month waiting period. If you have worked in your home country and paid health insurance, then you can ask for an E104 form in your home country. This form will avoid the 6 months waiting period. It proves that the obligatory fees for health insurance were paid by your employer in your home country. In The Netherlands this fee was called AWBZ but is now called the W00Z fee. If you have to wait the 6 months, arrange a private health insurance in your home country.

KA: If you were a student before you arrive it's possible then to bring along an E111 to cover you during the 6 months waiting period.

5.3. Civil liability insurance (Often called "*Familie verzekering*") and Fire Insurance

The civil liability insurance is an important insurance which may pay if a flower pot from your balcony has fallen down and destroyed the wind screen of a car or so. It is around 2000,- BEF per year.

It's also compulsory to have fire insurance for your apartment/studio. You will need to send a copy to your landlord to prove that you have it.

You can often get both of these at the same insurance company and some insurance companies offer special deals if you take all your insurances in one place, especially if you will also be needing car insurance. The insurance companies offer pretty much similar rates.

It's important to note that all insurance policies require you to give 3 months notice in the case of you wanting to change companies or when you are leaving. However some insurance companies again offer special deals if you are a foreigner and will be returning to your home country - in this case the 3 months notice is not required- but make sure you ask otherwise, you could end up paying another whole year in insurance.

5.4 Unemployment benefits

DB: As a MC fellow you have a normal working contract and have to pay unemployment insurance in Belgium. It would be interesting to know, whether that corresponds to being actually insured against unemployment. A colleague of mine (he was not a MC fellow), worked for some years in both, Germany and Belgium. He paid unemployment insurance during this time. After his last contract in Belgium ended, he was unemployed. It was a real European success story. The Belgians said, that he would get his unemployment support in Germany because he was a German. The

Germans said, that he should get his money from Belgium because that was the country where his last contract ended. He had a long fight with bureaucracy, but got no money. Another colleague of mine experienced a similar situation after she has worked for three years in Germany (and paid unemployment insurance all the time). My personal guess is, that, after having lost your work, you lose your resident permit and by this also your social security in the host country. Is there any experience of MC fellows being unemployed after their stay in Belgium?

JF: Theoretically it should work like this: Some time before your contract finishes in Belgium you have to go to the ONEM (Office national de l'emploi) and should obtain the E301 form. With this form you go to the appropriate place in your home country and should obtain support according to your national laws (This means you are treated like you never left your home country).

5.5 Pension Fund

Of course some part of your gross salary is deducted and goes into the Belgium pension fund. Does somebody know whether you will get a single Franc back, now or in 40 years?

KA: I had some information from the UK's Department of Social Security. They told me that if you have paid 2 or more years into another European country's system then you can indeed claim your pension from there. For instance, you work 5 years in Belgium and go back to your home country and continue working there until you retire. In UK you need 30 years contributions to receive a full pension. If you have thus paid 5 of these in Belgium, the UK will ask Belgium to contribute 1/6 of your pension while the UK will pay you the rest. A few years before you retire in the UK you receive a form where you have to fill out your working details. This they use to predict your pension at retirement. However, they can't predict the contribution from the other European countries where you have worked. You will have to wait until you are actually retired before that part of your pension is worked out. If you work continually in different countries in Europe for different employers then be prepared for a lot of paperwork when you retire!

Sounds complicated? It's less complicated however if you say work for a UK company and get sent to another European country – everything then is looked after by the UK. Hopefully by the time we retire all the individual country's system will become compatible and things will then become more straightforward.

5.6 Registering a car

DB:

Now I know why the Belgium number plates are so small. It's because they have to fit in your letter box !

To be serious: Here is the recipe how I imported (!) my German car to Belgium (in fact it was a Japanese car registered in Germany). If you buy a car in Belgium, then the scheme might differ a bit. Maybe a local car dealer can give you some advice as well. Don't be afraid. He/she won't bite you (see 2.) and maybe he can even help you with the technical control of the car.

a) get the pink form "demande d'immatriculation" (I can not remember how that was written exactly). The rest of the procedure is in principle to fill out that form.

b) If you import your car, you have to visit a customs office. The customs office is probably not in the town where you live. So will have to drive 50 km or so. The customs office will put a stamp on

the pink form.

So far you have spent some few hundred BEF's.

c) now you have to buy some special tax stamp. That costs 2000,- BEF and can be obtained at a post office.

d) You need a certificate of conformity. If you import your car to Belgium you will have something most likely does not satisfy the Belgium authorities. So you will have to get a Belgium one. This cannot usually be obtained from your local dealer and you will have to go the Belgium headquarters of your car manufacturer and get it. Arrange a date before you do that, because the office is most likely again not in the city where you live. In my case the certificate of conformity cost 4000,- BEF. (You may wonder why you have to do this for a car that has already been registered in Europe. But that's just one of the happy moments where you find out how well Europe works in everyday life).

e) Now look for an insurance. Compare the prices and what they offer. Like in Germany the price of the insurance is cheaper if you have driving experience. Bring a letter from your insurance company at home that states for how many years you have driven your car without an accident. As a guideline: I have a 65 horsepower car, a 50% reduction on the insurance and pay something like 16000,- BEF per year.

f) Send the pink form (filled out) with all stamps, a copy of the certificate of conformity, and a copy of the original car papers of your home country to the address indicated on the pink form. Maybe the insurance people will do that for you.

g) A few days later you will get a letter with a strange shape. You open it and find one (!) number plate for your car. You will however need a second one.

h) So you have to go to some shop (it is usually where they make keys for doors) where they provide you with one. Maybe your local car dealer can be of some help as well.

i) The final step is the technical control of the car. If you are tired of driving around with your car, you can also ask your local dealer around the corner to do that for you. In my case the total amount was something like 1500,- BEF. By the way: Belgium law requires that each car is equipped with a fire extinguisher.

j) Congratulations: You have successfully registered your car in Belgium. Depending from which country you come from it may take a while until you get used to Belgium traffic and roads.

k) After you got used to driving in Belgium you will receive a letter. That letter invites you to pay the yearly tax for your car. In my case (I have a car with a 1800cc diesel engine) that was about 15000,- BEF.

l) Later you will receive a letter from the public radio and television service saying that you have registered a car with the number plate ABC 123 which is probably equipped with a radio. Of course, they want some money as well.

5.7 Kindergarten, School....

The financial situation of most Belgium families is such, that both parents have to work full time. It is common practice, that young mothers (have to) start working again, as soon as their babies are five months old. This is the background for the school and kindergarten system. It is normal that kids stay in kindergarten/school the full day (except for Wednesday afternoons - this is a free afternoon). From the age of five months to the age of 2 1/2 to 3 years there is a "creche" system.

Until the age of six, there is a kindergarten system. After that school starts.

Going to a foreign country with your family offers unique possibilities. Your kids (and you of course) can learn another language. Making friends and getting integrated in another country is much easier if you have a kid. That requires some effort. Your MC salary might just be sufficient to cover the monthly costs if you have brought your partner and your kids along and your partner has no income. (see the first sentence of this section).

5.7.1 5 months to 3 years

a) The public system. There exist two possibilities. Either kindergarten-like-places where the kids are brought in the morning and where they stay with around 20 to 30 other kids. There are usually 6 kids per supervisor. The other possibility is an individual woman who watches around 6 kids at home. These women are supervised by the government as well and have to fulfil strict requirements. Usually the kids stay for the full day, but half days are also possible. This service costs you some money. The amount of money depends on the income of the family. For our daughter we pay around 7000,- BEF per month. She goes there 5 hours per day and gets lunch as well. There are two drawbacks. You can only bring your kid there if you AND your partner/husband/wife work. If your wife/husband does not work (in Belgium?), you will not get a place. They want to see the working contracts. The second drawback is, that you have to apply for a place some time in advance. Some Belgians say that one should do this as soon as the mother knows she's pregnant. That is exaggerated of course, but you can certainly not expect to get a place the next day after you arrive in Belgium.

In our case, we applied for a place as my wife started looking for a job. Things went quite smoothly and after a couple of months everything was fine. We (both the parents and our daughter) are very happy about that arrangement and can only recommend it. Although all public institutions are supervised by the government, there are some differences between the individual places.

It does make sense, to look around for some place you like (and your kid of course).

One additional detail: Your kid is not allowed to go there if he/she is ill.

Being ill is usually defined by having more the 38 degree fever. And as soon as your kid sees 20 other kids during the day, your kid will get sick from time to time. This is unavoidable. You should check beforehand, how to handle that situation, because your partner works as well and your kid's grandmother is most likely not available.

b) The private system. It is easier to find a place in one of the private places. However, these are not supervised by official authorities and there are huge differences between the different places. Before we got a place in a public place, we informed ourselves about the prices in one of the private things. We got the impression that private places are a factor of 1.5 to 2 more expensive on average. In addition, we did not like the private places too much, because we got the impression that you need at least a Porsche or Mercedes sports car if you bring your kid in the morning.

c) Au-pairs. One MC fellow got, obviously, no place for her three kids in the public system and private child care was too expensive. She recommends to take an au-pair from your home country with you. She estimates the cost for such an au-pair are 10000,- BEF and more. The drawback here is, that your kids will not learn Flemish or French that easy, and the potential of making Belgian friends is significantly reduced.

5.7.2 three years and older -- (not really) kindergarten

That's the age where life already starts to get serious for your kid. Usually kids (have to) go to public institutions ("ecole maternele"). It's really called "school" and the supervisors are called "teachers". There are around 20 kids per teacher and kids are expected to stay there from the morning until afternoon. They have to be in at a specific time. If they still need nappies, then they are usually only allowed to stay until lunch time. These "schools" are basically free and you can send your kid there independently whether your partner works or not. Although it is much easier to find a place there, it is a good idea to start looking for place some months in advance.

In order to make the transition from the "creche system" more smoothly, many "schools" offer beginners "classes" where things are not handled so strictly and where you can bring your kid from the age of 2 1/2 on. As in the real school, the vacation period in summer is rather long (see below). Since "school" lasts over the whole day, the kids usually have their lunch there. Larger places offer warm food. Smaller places who do not have kitchen sometimes offer soup and it is expected that the kids bring their own sandwiches along for lunch.

5.7.3 Older than six -- school

There exists experience from one MC fellow, who said, that there is no problem with getting a place in a school. Wednesday afternoons are off and there is usually a two month vacation period in summer. As a MC fellow, you do not have two months vacation (nor do the Belgians).

What happens is that most Belgians send their kids to things like summer camps, sports courses, etc. ("stage d'ete").

In Belgium there is NO problem in getting a school for your children, housing is more problematic.

Education is free (or almost!) for EC-citizens.

6 Disclaimer

This document is based on personal experience made by MC fellows in Belgium. It is by no means a compilation of laws, official regulations, or guidelines. The authors are not responsible for any damages incurred due to actions taken based on the information in this document.

Useful Web-pages and Magazines

[See resources page of the Belgian Groups' Web-page](#)

<http://www.living-in-belgium.com/d0100000.htm>

Excellent overview of living in Belgium – covers every aspect of living in Belgium Arriving, legalization, relocation, education, services etc., all the aspects of moving to Belgium are covered to assist the newcomer through these stressing difficulties and guide him/her to a better understanding of the pleasures and advantages of living and working here.

http://www.settler-international.com/destinations/belgium/index_belgium.htm

Not quite as good as the above page – but see 'Local Habits' – gives you a few tips on how to handle the locals!

<http://citizens.eu.int/>

A very useful web-page. You can put in your home country and your destination country and can find out rights of residence, living, studying, taxes etc.



Marie Curie Fellowship Association

See also the Belgian's Group Web-page

Belgium Travel Network

Magazines:

<http://www.thebulletin.be/>

“The Bulletin” is the only Belgian newsweekly magazine in English that provides news and views on the political, economical, social and cultural scene in the Capital of Europe.

“Newcomer” is a service-oriented magazine appearing twice a year in March and in September. Distributed to families the world over, before and upon arrival in Belgium, it is a practical guide that helps new arrivals find their way around new and unfamiliar surroundings.

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