

VOX

**Money makes
the world
go round**



ENGLISH EDITION

RADBOD UNIVERSITY INDEPENDENT MAGAZINE
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Russian police officers detain a participant of
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VOX

OCTOBER
2019
CONTENT

P. 6 / **AWAY WITH THE STUDENT LOAN SYSTEM** / Political support is crumbling

P. 11 / **BUYING STOCK WITH YOUR STUDENT LOAN** / On a visit with Student Investment Association Pecunia Causa

P. 18 / **DIRTY MONEY**
Looking for bacteria on our currency

P. 24 / **FRAUD AND THE STRUGGLE TO GET HOUSING** / The international student as prey

P. 30 / **RADBOUD RICHES** / What does the Executive Board do with all that money?

P. 40 / **WORKING CLASS STUDENTS STRUGGLE MORE** / How our system of education fosters inequality

AND MORE / P. 4 / **IN THE NEWS** / P. 16 / **JOOST, WINNER OF 1 VS. 100** / P. 34 / **LUCY'S LAW** / P. 36 / **THE DUTCH ARE FUNNY ABOUT MONEY** / P. 44 / **ARTS AND CULTURE** P. 46 / **AGENDA**



STUDENTS AND THEIR FINANCES

P. 14, 22, 28, 38



P. 6



P. 11



P. 18



P. 24



P. 40

FRONT AND BACK COVER ART: JEROEN MURRÉ

EDITORIAL

RICH

What would you do with € 100,000? Always a fun question to ask at birthday parties. Some people say they'd like to travel; others would put the money in a savings account. Joost van Wijngaarden (24) can speak from experience. Last year he won a game show prize worth € 128,000 euro (net). What does he plan to do with this money? "Buy a racing bike," he confides in this Vox edition (page 16) devoted to money. And yes, he'll still have money to spare. For Van Wijngaarden, the real prize is freedom from worry. Thanks to the buffer he now has in the bank, the recent graduate can make the life choices he wants without being forced to take a job for financial reasons. What would you do with € 100,000? The same question could be asked of Radboud University. And we did ask (page 30). The Nijmegen University is rich, so much so that politicians in The Hague are accusing the University of 'sitting on money'. Why is it then that Nijmegen researchers are still begging for permanent contracts and research funding? What's happening to all the hundreds of thousands of euros Radboud University has in the bank? A clear case of "No bullshit, everyone gets to be rich!" wouldn't you say? But as usual, things are not as simple as they look.

Annemarie Haverkamp
Editor in chief Vox

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ABOVE PAR HENK LINK



During the Dies Natalis celebration (17 October), Henk Link, porter at the Erasmus building, will be awarded the Bronze University Medal for his work. Link is praised by lecturers and students alike as a contact person who helps them with anything they need. "No matter who asks me, I'm always ready to help," responded Link. Last year, when Link was threatened with transfer to a different service, Arts Faculty staff launched a petition entitled "Henk must stay!".

GREEN LIVING NASTIA NIZALOVA



Every two weeks, blogger and student Nastia Nizalova from Ukraine writes about living sustainably. In her blogs she gives tips about green living for students. For example, on sustainable ways of transport. Have you ever thought about ride sharing or buying a Flixbus ticket instead of booking a cheap, polluting flight? Another good idea is to keep track of special promotion tickets by the Dutch train company NS. Follow the blog on Voxweb.nl for more stories about Nastia's quest for a more sustainable lifestyle.

IN THE NEWS

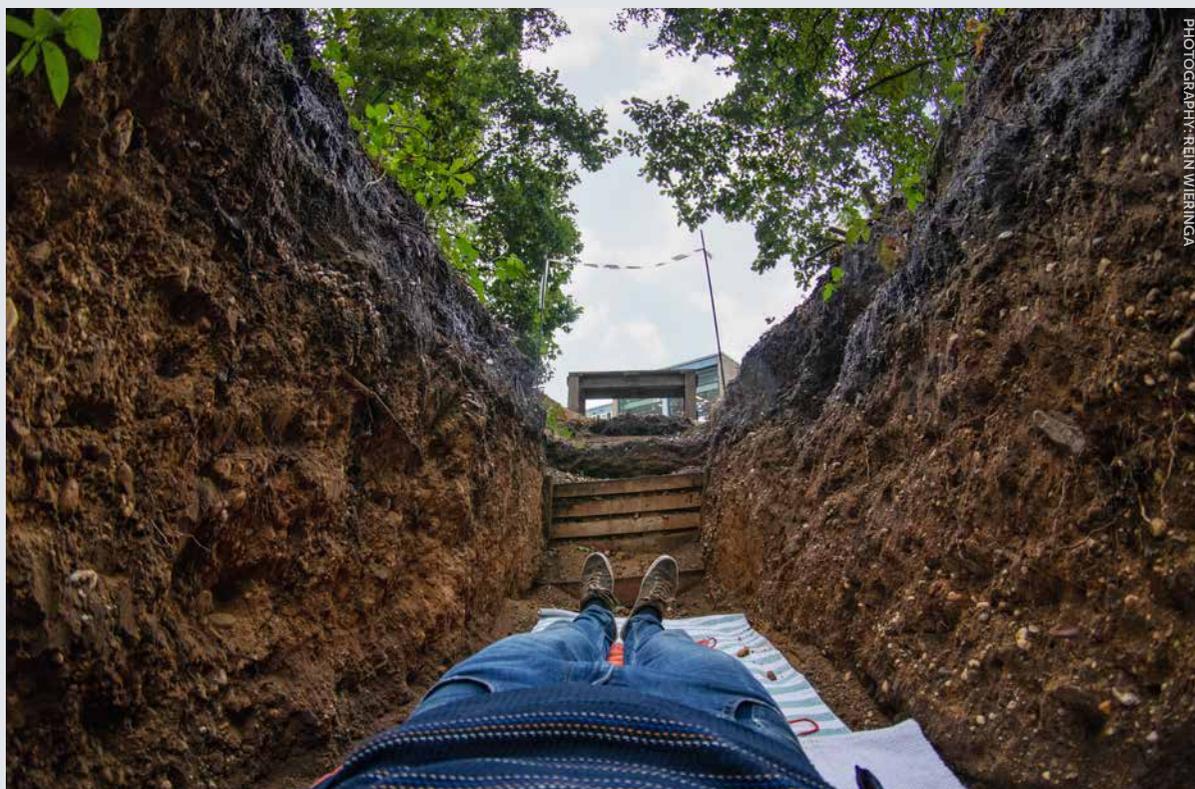


Erasmus building on the to-do list

The highest building in Nijmegen could do with a renovation. The heating, air conditioning and sewerage system are all out of date. "Think of it as major maintenance," head of Projects Koen Fleuren from the Department of Property Management tells Vox. According to Fleuren this is also a good opportunity to take a look at the building's internal layout. The small separate rooms could, for instance, make way for an open-plan office space. "It's something we'll be discussing with the people who use the building." The renovation is planned for 2023.

Everyone is needed Radboud University's new campaign is hard to ignore. Leafing through your favourite magazine, scrolling through a social media timeline, everywhere you go you're reminded that "You are needed!" Even moviegoers aren't safe from the pervasive slogan: for two weeks, a powerful Radboud commercial was screened in cinemas across the country. The campaign was partially created to fill the large number of open





The student chaplains have been busy for some time: they have dug a grave by hand in the garden behind the Student Chaplaincy. The grave is intended as a meditation place and can be reserved for an hour to reflect on one's life. Our colleague Rein Wieringa tried it out, but didn't manage to stay in it for very long: "(...) a new experience, bringing me a few minutes closer to my own death. I can't say it's made me any wiser. I guess it's a bit like a real grave: you can make it as deep as you like."

vacancies, but it's also intended to "put the University on the map," according to Director of Marketing and Communications Pim van Zanen. The price tag for the entire campaign? Approximately € 300,000.

Time for action As the Vereeniging opened its doors to a large crowd on 2 September for the festive opening of the Nijmegen academic year, a handful of scientists decided to travel to Leiden for the 'real opening' of the action group WOinActie. Despite many attending the demonstration, the Minister announced on Prinsjesdag that the higher education budget would be cut further by millions of euros. On voxweb.nl and elsewhere, Nijmegen Professor Marc van Oostendorp says the time has come for a 'total, lengthy strike'.

The Hague reflects too Radboud Reflects will soon organise its current affairs lectures not only on the Nijmegen Campus, but at the Press and Debate Centre Nieuwspoor in The Hague too. With this step, the University's debating club hopes to reach a new audience: politicians, ministry officials and the political parties' research centres, among others. "After all, The Hague is where a lot of decisions are made," says Director Paul Bakker.

Black hole looking for money Front-page research still requires funding. In April, the first photograph ever of a black hole made its way across the world – thanks to a team led by Nijmegen astronomer Heino Falcke – but National Research Council NWO hasn't yet responded to Falcke's new applications for funding. As a result, 'The Netherlands' is now in danger of losing its position in the successful team. Falcke expects € 1 million a year is needed to remain on board and hopes the required funds will materialise after all.

Smoke without fire On the night of Thursday 19 September, onlookers saw smoke coming out of the house of the T.H.O.R. fraternity, and called the emergency services. With blaring sirens, the fire brigade hastened to the scene. Once inside, the firefighters discovered the source of the smoke was not a fire, but a smoke machine. The students who had turned the device on were no longer home – they'd gone into town. Even before the smoke incident, the T.H.O.R. fraternity was already under close scrutiny, as the Nijmegen Municipality wants the fraternity members to evacuate the building. The owner of the building supposedly doesn't have the required room rental licence. The case is due to come to trial early 2020.

AWAY WITH THE STUDENT LOAN SYSTEM!

BUT AT WHAT COST?

Four years after the introduction of the student loan system, politicians and opinion makers are crying out for a return to the basic grant. Their ranks include former Member of the House of Representatives Zihni Özdil, who sacrificed his political career to study funding. But who will pay the price of abolishing the student loan system?

Text: Ken Lambeets and Mathijs Noij / Illustration: JeRoen Murré



28 May 2019. Zihni Özdil, GroenLinks spokesperson for Education in the House of Representatives, has made a decision: he's leaving. Earlier that evening, the rest of the GroenLinks representatives had also gathered to discuss Özdil's future as Member of the House of Representatives without him. The reason was an interview in *Trouw*, in which Özdil called on his party to stop supporting the student loan system. As one of the architects of the student loan system, party leader Jesse Klaver in particular was not amused.

"Within my fraction, I spent two years trying to shift our party's position on the student loan system," Özdil confides to *Vox* four months later. "When I saw it wasn't going to work, I decided to increase the pressure by making an appeal via the media."

Why flog a dead horse, Özdil wondered in the infamous interview. "Even the promises that were made to make the student loan system attractive failed to materialise. The tuition fees kept on increasing, while supplementary grants lagged behind. The money saved was not invested in improving the quality of education."

Özdil, a historian by training, emphasises that he was never a fan of the student loan system in the first place. "If we as a society decide that education is a basic right, we shouldn't build in any kind of loan system. No

matter how social your loan system, it will still force a large group of students to graduate with a heavy debt on their shoulders. Only a small group – the proverbial 1% – will be able to avoid it."

According to Özdil, the student loan system creates class division. "Only the elite are able to graduate without incurring debt. It's not for

'PEOPLE WITH HEAVY DEBTS WILL TAKE ON ANY JOB'

nothing that this idea originated with Milton Friedman (economist and advocate of free market capitalism, Eds.). The left simply took over his neoliberal ideology. The argument that the baker's son shouldn't have to pay for the lawyer's son studies literally comes from Friedman."

Özdil is particularly irked by the 'disciplining nature' of the student loan system. "When you force people to enter the labour market

with a huge debt, you're effectively constraining them. People with heavy debts will take on any job to pay them off, and are much less likely to strike or join a labour union."

Zihni Özdil is not the only one to take a critical look at the student loan system, often described by proponents as a 'study advance'. Student organisations, and increasingly also political parties, are distancing themselves from it. But why? Is the student loan system really a financial noose round the neck of students?

A recent report by the Social and Economic Council of the Netherlands (SER) describes how the student loan system impacts various aspects of students' lives, now and in the future. The number of students who live in a rented room has apparently dropped significantly since the introduction of the student loan system. Students leave their parental home on average one year later than before. Among students who still live with their parents, 40% say they can't afford to leave home.

Then there's the increase in performance pressure and the growing psychological symptoms among students. These are also a consequence of the student loan system, conclude researchers from the market research agency Motivaction, in a report commissioned by the Dutch National Student Association (ISO). Students with a loan are more likely to suffer from stress, they feel more tired, and they're more likely to be forced to take a job. Motivaction writes that the health of students with a large student loan suffers. A significant minority experience anxiety and depression and there's even an increased risk of suicide. The cause? The student loan system, combined with other factors, like the Binding Study Advice and the desire for a rich social life.

In the meantime, total student debt continues to rise. The average student debt increased from € 12,400 in 2015 to € 13,700 in 2019. The Netherlands Bureau for Economic Policy Analysis (CPB) expects this figure to continue to increase up to € 21,000 (see box).

Summoned to The Hague

Hans Vossensteyn, former Director of CHEPS, a research institute of the University of Twente, is not surprised by these figures. CHEPS investigates higher education and has carefully compared various forms of study funding in

STUDENT DEBT IS RISING

According to the Netherlands Bureau for Economic Policy Analysis (CPB), the average student debt will continue to rise to approximately € 21,000. The CPB doesn't know when this figure will be reached – nor is there a calculation to support this prediction, explains Marcel Lever, author of the CPB memo to the NRC. "We simply made an educated guess, based on our expectation that half of the unawarded grants will be issued as loans."

The number of students with a study debt is also growing. In 2019, 1.4 million students accrued a study debt, 388,000 more than in early 2015. And despite former Minister of Education Jet Bussemaker's promise when the student loan system was introduced that a study debt wouldn't impact a person's ability to obtain a mortgage, the opposite is true. The Consumentenbond makes the following calculation: a single-income family with a gross income of € 40,000 a year and a study debt of € 15,000 can under current conditions borrow € 164,000. A person with the same income but no study debt can borrow almost € 20,000 more.

Europe. How do changes in study funding impact accessibility of education in other countries? On the eve of the introduction of the student loan system in the Netherlands, this kind of information was badly needed. Vossensteyn was repeatedly summoned to The Hague to inform the House of Representatives and the States General.

He's always been and remains a vocal supporter of the study loan system. "In my research, I repeatedly show that a large majority of students would study even without any study funding." Not that this would be desirable, but Vossensteyn does call for more rational decision-making when it comes to creating a funding model. "With the basic grant system, the government gave out € 1 billion a year. Most of this money went to students whose families could easily afford to pay for their studies."

'THE MOST IMPORTANT FLAW IS THE AMOUNT OF THE ADDITIONAL GRANT'

Vossensteyn believes this problem is solved with a student loan system: those who benefit most from their studies pay the bills. The additional grant is supposed to ensure that children from less wealthy parents can also find their way to the lecture halls. "The most important flaw in the current system is the amount of the additional grant (€ 396, Eds.). It's higher than in the old system, but not high enough for children from poor families to be fully compensated for the loss of the basic grant." After all, these students used to get a basic grant (€ 296) and an additional grant (maximum € 283).

No evidence

However, Vossensteyn thinks it's too early to write the student loan system off. According to



the researcher, the fact that political parties are starting to dissociate from the loan system is due to the link we are increasingly making between loans on the one hand, and performance pressure on the other. But as yet there's no real evidence that the student loan system is the culprit, says Vossensteyn. "Of course, students would prefer to get a grant and feel they are under more financial pressure with a loan. I'm not denying Motivaction's findings, but I think their results primarily represent the opinions and perceptions of students."

Vossensteyn sees other reasons for the increased pressure felt by students. The 2013 performance agreements, for example, by which universities promised to improve their study success rates. "At the time we felt a need to improve the quality of education. This translated to combatting drop-out and stimulating students to complete their studies within the set time through the Binding Study Advice. It also led to more intensive education, with more contact hours and more exams. No wonder students feel more pressure to perform. It's what we, as a society, wanted."

Accessibility

Nor can we conclude that the student loan system makes education less accessible. In September, Minister Ingrid van Engelshoven sent the House of Representatives a report by ResearchNed showing that the percentage of secondary school pupils who attend university has remained essentially unchanged since 2015. There's been a slight drop in the number of MBO graduates attending universities of applied sciences, but this trend is levelling off. The results of the ResearchNed report therefore largely match the insights gained by Vossensteyn in the course of his international research on study funding: people having to borrow money to study, due to higher costs or grants no longer being available, has little or no impact on participation in higher education in the long run.

Özdil has reservations about the conclusions of ResearchNed's report. "Of course, the student loan system doesn't obstruct access to higher education – neither does it do so in the US, where tuition fees are tens of thousands of dollars a year. Hardly anyone says: I'm not going to university if it means I have to borrow money. Instead, young people reluctantly

accrue debts, because a university degree creates opportunities on the labour market. I'm concerned about the heavy debt burden on young people as they enter the labour market."

What about students living at home longer? Is that a consequence of the student loan system? "It could be," says Vossensteyn. "The basic grant did make it much easier to move out. Now students have to make a more conscious decision. I don't think it's a bad thing. Look at the Amsterdam-based universities: most students there come from the Amsterdam region, yet 80% rent a room. Is that really necessary, when their parents live 3 km away? And if it is, is it something we as a society should be paying for?"

Re-introducing the basic grant five years after its abolition would be a mistake, says Vossensteyn. "The costs will be met by the taxpayer. These are the people who over the past years have had to deal with rising health-care costs and cuts in retirement funds. Some of them never went on to higher education themselves. Is it really fair to make them pay for this?"



'THE BASIC GRANT DID MAKE IT MUCH EASIER TO MOVE OUT'

Come to their senses

Among House of Representatives members, the answer increasingly seems to be: "Yes". Political support for the student loan system is disintegrating. Less than two weeks after Özdil's departure, GroenLinks Leader Jesse Klaver also turned his back on the loan system. In early September he was followed by PvdA and on the same day, Rob Jetten (D66) announced that his party did not consider the student loan system an aim in itself. The only party that hasn't yet reneged on the loan system is VVD.

"I'm happy that PvdA and D66 seem to have come to their senses," says Özdil. As a columnist for *NRC* and *Vrij Nederland* he plans to keep a close eye on these parties. "Woe betide if one of them tries to build a loan component into their party programme in preparation for the next national elections. I'll be sure to devote a couple of articles to it."

The student loan system has cost him his head, concludes Özdil. "But if it's abolished soon, it will have been worth it." *

MORE INVESTMENTS IN EDUCATION, BUT FOR HOW LONG?

An important promise the government made when abolishing the basic grant was that the money saved would be redirected into education. After all, abolishing the basic grant was not a cost-cutting operation, but intended to improve the quality of education.

The Ministry faced one small problem: the funds would only start to be released slowly in 2018, the year the first group of 'student loan system' students was due to graduate. So an agreement was reached that universities would advance money from their own funds, € 200 million in total, over a period of three years.

Radboud University was also required to make an advance investment, with the support of

the co-participation bodies.

The discussion preceding this decision did not go particularly well. The student Council was outraged that some of the advance funds would be going to the Radboud Honours Academy – an excellence programme that only benefits a small percentage of students.

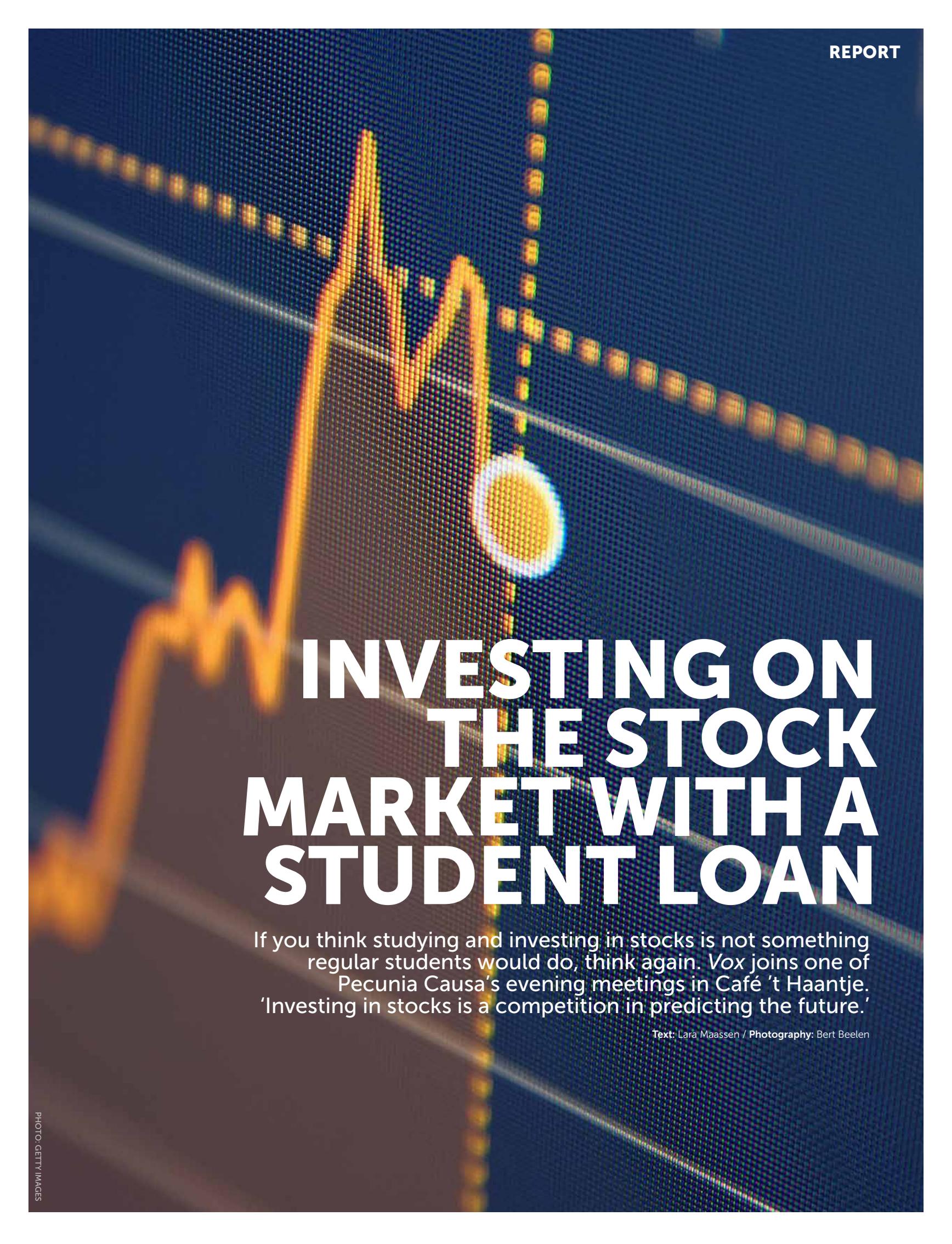
Since such discussions were raging not only in Nijmegen, but at nearly every Dutch university, the Netherlands Court of Audit decided to examine in detail how the advance study funds were spent. The research universities and universities of applied sciences reported spending € 860 million in advance investments. The Court of Audit made short

shrif of this, concluding that only one third of these millions were actually spent on additional expenditures in the context of the basic grant funds.

The Court did approve the advance investments made by Radboud University. According to its own calculations, the Nijmegen Executive Board spent € 31.6 million in the first three years of the study loan system. The Court of Audit concluded that 88% of these expenditures were 'legitimate' and 12% 'partially legitimate'. It means Radboud University more than made good on its promises. An interesting detail: the investments in the Radboud Honours Academy were considered 'legitimate' by the Court of Audit.

The impression that is sometimes created that students don't benefit from these advance investments is 'painful' and 'completely unjust', says Vice President Wilma de Koning. "We take our responsibilities as a Board very seriously. In the years to come, we will continue to shift funds around, so students are able to benefit sooner from the funds that become available. The money we're due to receive in 2021 is already included in our 2020 budget."

The study advance funds that the University receives as an additional form of government funding will continue to increase in the coming years, reaching nearly € 16 million in 2024. With one caveat: that the student loan system still exists by then.



INVESTING ON THE STOCK MARKET WITH A STUDENT LOAN

If you think studying and investing in stocks is not something regular students would do, think again. Vox joins one of Pecunia Causa's evening meetings in Café 't Haantje. 'Investing in stocks is a competition in predicting the future.'

Text: Lara Maassen / Photography: Bert Beelen

Chatting away, with a glass of beer in their hands, students mill around the bar of Café 't Haantje. As a rule, this café on the Daalseweg tends to attract 'real Nijmegen people', but tonight the owner is pulling beer for a group of students in ties – all wearing the same tie, in fact, one with diagonal stripes.

The term stock market investment tends to conjure up Wall Street-type scenes. Or maybe the Amsterdam Zuidas. Not an old-fashioned pub in Nijmegen-Oost. But appearances can be misleading: this is the monthly meeting of the Nijmegen stock investment association Pecunia Causa. And Café 't Haantje is the chosen location for their gatherings, on the last Monday of every month.

Pecunia Causa ('for the sake of the money') was created in 2009 as a split-off from ESV Student Association. These days, 'Pecunia' (as its members call it for short) has approximately sixty members. Most are Economics and Business Economics students, but the association also welcomes other students, PhD students and interested parties. "All our meetings are open to the public," says Joris Hoefnagel (21), the Association's recently appointed Secretary. "Last year we were joined by a couple of Medical students. One of our missions is to help people with little or no experience of stock investment."

€ 85

Tonight's crowd is small: only twelve students have gathered in 't Haantje. Tonight's meeting happens to coincide with a big ESV event, explains former President Koen Smeets (22). "We didn't think about it. Half our active members are there now." But the hard core is present, as are three newcomers.

"To become a member of the association, you have to buy approximately € 85 in our investment fund," explains Smeets. "We then use this money to collectively invest in stocks." At the moment, the association's treasury contains approximately € 6000 worth of shares. Every month, members make a pitch for shares they believe the association should purchase or sell. The other members then vote on it. Smeets. "Of course, our goal is to make a profit: we want our equity portfolio to be worth as much as possible."

"To get a really high return, we'd have to meet up much more often," says Hoefnagel. "Getting together each month isn't enough to respond effectively to the stock market. The thing is: we're not in it for the big money; we just want to make investing accessible. The goal



**'WE'RE NOT
IN IT FOR
THE BIG
MONEY'**



of our investment fund is to practise 'for real', and show students how much fun stock investment is, not win as much money as possible. If you want to get rich, you can do it in your own time!"

Crypto currency

Once everyone's arrived, the students make their way to a small room at the back of the pub. Apart from a beamer, there's nothing to suggest that serious economic matters will shortly be discussed. The walls are covered in old paintings, a couple of barstools are scattered around the room, and old beer barrels hang above the beer tap. Tonight it's the first meeting of this academic year, and the new board, of which Hoefnagel's a member, is welcomed in with an official blow of the hammer.

Hoefnagel starts his presentation with an overview of the macro-economic news. Trump's latest tweets, the effect of Brexit on the exchange rate of the pound and the current value of gold. With the aid of a carefully crafted PowerPoint presentation full of graphs and diagrams, he quietly explains the trends. "What you see here is an inverted yield curve," says Hoefnagel as he points to a dip in the graph. For a layperson, his lecture is nearly impossible to follow, but Hoefnagel's audience nod and follow attentively.

This meeting is the first for Economics student Clemens Jongen (21). A spontaneous decision, he explains during the break. "This morning, we discussed stock investment in



students? Smeets: “Especially if you’re just getting started, it can be difficult to find the right information or know how to trade. Here you get to practise. And we also share our knowledge: some people know about currency trading, others about crypto currency.” Lielczyk recently gave a lecture on the latter topic, she explains. “I’ve learned almost everything I know from YouTube and internet forums. Now I can pass on this information. It’s much more fun – and better – to discuss things with other people. Our discussions here are really high level!”

Viagra

After the break, former board member Martijn Van Os (22) makes a pitch for Pfizer, a pharmaceutical company in which the students are considering buying shares. “You’re probably not familiar with the name Pfizer,” he says, “but this is the company behind Viagra and Xanax. I think they’re going to make it big.” Despite some critical questions about the drop in market value over the past year, most students seem convinced. The company’s ethics are briefly discussed: do the students really want to invest in a company that buys up patents and then sells the medicines for a much higher price on the market? “Financially, they look great,” says Van Os. “And Pfizer also does good things: it develops the medicines people need.” Ten minutes later all the critics have been reassured: with a unanimous ‘yes’, it’s decided that Pecunia will buy € 500 worth of shares.

The ease with which the students decide to buy shares brings to mind scenes from Wall Street, with stockbrokers investing huge sums as if it was nothing. How does this type of liberal association fit in with Nijmegen’s left-wing politics? “We’re an investment association, it’s true, but that doesn’t mean we’re all fraternity types,” says Hoefnagel. “Our members cover the entire political spectrum. Some are pro-Trump, others vote for PvdA. These days there are also lots of green and sustainable companies to invest in. It’s certainly not just one or the other.”

And the well-known Nijmegen atmosphere is very much present, says Smeets. “We’re not very competitive among ourselves. And we enjoy helping each other.” Hoefnagel: “Investment associations in other cities tend to hold their meetings in university lecture halls. In Rotterdam, for example, members meet at the university every week to discuss their investments. We don’t want to do that. The main thing is having fun, whether you’re a beginner or a senior Economics student and future professional investor.” Van Os: “Of course, we take our investments seriously. But I much prefer to make a pitch with a beer in my hand.” ★

class. A classmate told us about tonight’s meeting. I thought it would be fun to attend.” He’s an investor himself. “Alongside my studies I work in a printing machine company. I use most of the money I earn to invest in stocks.” He’s particularly interested in pharmaceutical companies. “I don’t understand much about it, but the pharmaceutical industry is usually a safe bet. Everyone gets sick in the end, so the demand for medicines never drops.”

PhD student Natalia Lielczyk (33) walks in during the break. She’s one of the association’s senior members. She moved from Poland to Nijmegen eight years ago, and is now about to complete her PhD in Computational Neuroscience. She discovered Pecunia by coincidence. “One of my flatmates was organising a movie evening at our house, and some Pecunia members were invited. I thought they were such fun, intelligent people that I wanted to join them.” Lielczyk has been investing for years – not only in stocks, but also in crypto currency. “But my friends weren’t in the least interested in stock investment. At Pecunia, I finally found the peers I was looking for.”

Gambling

A brief inquiry reveals that all Pecunia members present also trade in stocks outside the association. What’s the appeal of investing in stocks? “Of course, you can put your money in a savings account,” says Hoefnagel, “But interest rates are so low these days – you barely make any profit. Investing in stocks nearly always

‘MY FRIENDS WEREN’T IN THE LEAST INTERESTED IN STOCK INVESTMENT’

yields a higher profit in the long run.” And it’s fun too, says Smeets. “I first became interested in the stock market at secondary school. Investing in stocks is a kind of competition in predicting the future. It combines so many aspects: economics, politics, but also risk taking and gambling.”

Some Pecunia members invest tens of thousands of euros, says Smeets. “One member even manages an investment fund for a big bank. These funds can be as large as € 50,000.” Most people, though, only invest a few hundred or one thousand euros, says Smeets. “I personally purchase index shares, which means I invest money in a fund that buys a bit of everything that’s available on the market. The odds of losing a lot of money are then pretty low. But I also invest in higher risk funds via Robeco.” What’s the added value of the association for

PORTRAIT

Monthly budget (€)	
<u>Income</u>	
Loan from parents	250
DUO	550
Work	420
Care allowance	99
<hr/>	
TOTAL:	1319
<u>Expenditure</u>	
Rent	484
Tuition fees and study books	200
Healthcare insurance	138
Shopping	80
Going out	30
Public transport	30
Sports Card	10
Other	50
<hr/>	
TOTAL:	1022
Current debt:	6000
Expected debt on graduation:	30,000





Laurie Marsman (21), Psychology



"Last year I kept track of every single cent in my budget. I had a maximum loan at the time and was still in the red all the time. It wasn't a good time. Now I've got a great job at the International Office of the University, which luckily give me some more breathing space. I save most money on shopping: I buy everything in bulk and freeze it in portions. I also get a lot of vegetables from my parents' garden. With a bit of creative thinking, I can manage my other expenses. My study debt is now approximately € 6000, and I also owe my parents money because I went to secondary school in England. It was really expensive, and I couldn't borrow money from DUO for this. But I assume the investments I make now will be repaid in the form of a well-paid job. Plus, I'm already repaying my DUO debt here and there when I have some money left over – the interest rate on my savings account is really low anyway."

Text: Joos de Ruiter / **Photography:** Duncan de Fey



'BYE-BYE STUDENT LOAN

It's every student's dream: To see all your money worries melt away like snow. And that's precisely what happened to Communication Science student Joost van Wijngaarden when he won the game show 1 vs 100. How has his life changed since cashing in on the €128,000 prize?

Text: Tjitse Ozinga

"Bye-bye student loan debt!" cheered host Caroline Tensen last May on national television, as Joost van Wijngaarden (24) beat his last opponent. The fact that the Nijmegen student had chosen this particular round of 1 vs 100 to use his doubler meant he won a total sum of € 182,305. After deducting 30% gambling tax, Van Wijngaarden walked away with just under € 130,000.

HOW DOES IT FEEL, LOOKING BACK AT THAT MOMENT?

"It was an amazing experience. Two weeks later, on the night the show was broadcast, I did a kind of rerun. I rented out Cultuurzaal C at the Elinor Ostrom building for my friends and family. With the exception of my girlfriend, no one knew I was going to win. Of course, some people suspected it, because I'm not a very good loser, but

it gave me an incredible emotional release. When I look back on it, that night feels like one big birthday party."

HAS IT CHANGED THE WAY PEOPLE LOOK AT YOU?

"After the show I asked everyone to help me keep my feet on the ground by not treating me any differently. And they don't. I hardly ever talk about it to my best friends; they all know about it by now. Only people I haven't seen for a while ask me about it. The other day, I joined in a pub quiz in the village where my parents live, and our team won. It's at times like that you hear people say: 'It's that guy from 1 vs 100.'"

"Right after the show I did get a few interesting responses. Via LinkedIn I was contacted by someone who worked for a charity, and I got messages on Facebook from girls who were suddenly interested in getting to know me. I kept all these people at bay, and luckily it all died down within a week or so."

IS THERE A DOWNSIDE TO WINNING THIS KIND OF PRIZE?

"I really don't want this to be the first thing people know about me. I want people to know me for who I am and what I do. I don't mind my victory in 1 vs 100 being a fun fact about me. Of course I'm proud of the prize, but people tend to think of it primarily in terms of cash. Kind of like an actor who's only known for one role. I guess that's what I'm a bit wary of."

WHAT WILL YOU DO WITH ALL THAT MONEY?

"I'm not the type to throw money around, but it's nice to have some. Before, when friends asked me to join them on a skiing or cycling holiday, I had to think hard



DEBT!

LIFE AS A GAME SHOW WINNER AND STUDENT

whether I could afford it. These kinds of things are easier now; I only have to ask myself: ‘Does it fit in with my plans?’”

“Since becoming a student, I’ve become a fanatical cyclist. It’s not a cheap hobby, and I used to spend all my savings on it. I was already planning to buy a new racing bike, but now I can afford a time trial bike too. It’s great!”

DON'T YOU WANT TO TRAVEL, OR DO SOMETHING ELSE WITH THIS MONEY?

“I’m frugal by nature. Other people might want to do crazy things with their prize money, but I simply enjoy the fact that it makes my life a bit easier. I now feel free to buy an expensive designer brand item from time to time, or treat people to an extra round of drinks in the pub.

And yet, the money did change my life: it’s given me the freedom to invest time in the things I like doing best, like organising events.”

BEFORE WINNING 1 VS 100 YOU WERE ALREADY ORGANISING SPORTS EVENTS, SUCH AS THE OMLOOP DER ZEVENHEUVELN. HAS THIS BEEN GIVEN A NEW IMPULSE?

“This cycling race gets bigger every year. Who knows, maybe we can help it grow into a professional event, so

that the organisers might in future get paid for their work. Next year we want to link the Omloop to WUC Cycling in Nijmegen.

The idea that I’ve got money in the bank is quite reassuring. I’ve graduated now, and I can take any opportunity that comes my way. For instance, I work as a freelancer for EuroGames, a sports event aimed at the LGBT community, which is coming to Nijmegen in 2022. I devote a lot of time to that. I wouldn’t have had this opportunity if I’d been forced to accept a job for money reasons.”

HAS IT CHANGED HOW YOU LOOK AT MONEY? DOES MONEY BRING HAPPINESS?

“Yes, but you don’t need money to be happy. I was happy before I won this money. It’s also not like I won € 10 million and will never have to work again. But winning did give me some space to take my time and figure out what I want to do in the future. The great thing is that I’ve used this opportunity to do things that earn me money, like the EuroGames. As a result, in the end I may not even need the 1 vs 100 prize money.” *

biography | Joost van Wijngaarden | **born in** | Slidrecht, 1994 | **study** | Communication Science (recently completed), former President of the umbrella sports federation NSSR (2017-2018) | **currently involved in** | Event management for HAN University of Applied Sciences, and various jobs for WUC Cycling (2020 edition in Nijmegen) and Omloop der Zevenheuvelen | **sporting achievements** | 10th position in WUC Cycling, student athlete of the year 2016



Marjan Smeulders ↩

HOW DIRTY IS MONEY?

THE PROOF IS IN THE PUDDING

Pecunia non olet – money doesn't stink. Well, that remains to be seen. You'd think all those banknotes and euro coins passing from hand to hand can't stay clean very long. Reason enough to pay a visit to the microbiology lab and submit our cash to a thorough inspection.

Text: Stan van Pelt / **Photography:** Erik van 't Hullenaar

"How many bacteria is that?" Microbiologist Marjan Smeulders looks up from her microscope. "Billions." She says it as if it's the most normal thing in the world. The computer screen linked to the microscope shows a fraction of the colony: hundreds of small transparent spheres, clumped together like microscopic soap suds. In reality the unappetising organisms are only a few micrometres in size – invisible to the naked eye. Magnified one thousand times they make a scary impression. And the source of this potential infection hotbed? A ten-euro note.

Money may not stink, but it's certainly not clean. According to Nijmegen research, banknotes are an ideal breeding ground for pathogenic microbes like the faecal bacterium *Escherichia coli* (better known as *E. coli*) and MRSA – the infamous hospital bacterium that is resistant to many antibiotics. Last month,

Professor of Infection Prevention Andreas Voss from Radboud university medical center was awarded the famous Ig Nobel Prize, intended for improbable research (see box on page 20), for this discovery.

**'WITHIN A DAY,
YOU'VE GOT
BILLIONS OF
BACTERIA'**

Voss looked at sterile banknotes, which he'd infected in his lab with three pathogenic bacteria types. (Amusing detail: he conducted

this experiment with his son, in the context of the latter's secondary school profile paper). It may have been a neat study design from a scientific perspective, but it's pretty unrealistic. After all, the banknotes in our wallets are far from sterile, and our environment is home to a multitude of bacteria types.

What microscopic organisms actually live on our euros, Vox wondered, and how dangerous is this?

Marjan Smeulders, researcher at the Microbiology Department of the Huygens Building, was willing to help. She's in the middle of preparing a practical for second-year biologists, she explained, and has all the materials we need for our experiment at hand.

Turns out there's more to it than pulling a ten-euro banknote out of your pocket and putting it under the microscope. If you do that, you won't see anything. Bacteria are transparent, and therefore invisible on a coloured background. More importantly still:

'BACTERIA DON'T SURVIVE VERY LONG ON OUR BANKNOTES'

they are so small compared to the size of a banknote, it would be like looking for a needle in a haystack.

Microbiologists adopt a smarter approach, which Smeulders demonstrates for our benefit. She's prepared some petri dishes on the lab table in the practical hall. Three large ones (the size of a breakfast plate) and about ten smaller ones (beer mat size). Into each of these dishes, the microbiologist pours a layer of boiling hot golden liquid. "This liquid contains agar, a kind of binding agent, and nutrients that bacteria grow well on: sugars and especially proteins. You can eat it too, if you want." After about twenty minutes, the liquid has cooled down and congealed into a jelly.

The plan: we press our banknotes and coins into these sterile breeding grounds, leave them for a few minutes, and then remove them. The bacteria that stay behind in the agar jelly then start multiplying like crazy. Within a few days, this should result in colonies visible to the naked eye. Smeulders: "An *E. coli* bacterium cell divides every twenty minutes: 1-2-4-8-16, etc. Within a day, you've got billions of bacteria."

To find out whether this is also true for our money – notes of ten and twenty euros and a few coins from our own wallet and that of a helpful lab assistant – we have to wait a little under a week. After the cash has been pressed in, the petri dishes are covered with a lid (so they don't attract air-borne bacteria), and are placed by Smeulders in an oven at 30 degrees: "This helps them grow even faster".

Poor hand hygiene

When the microbiologist takes our petri dishes out again – five days later – it is immediately apparent that our euros were anything but spotless. One of the dishes in which we pressed a ten-euro note and some coins is full of dots. There are dozens of these, varying in colour from white and light yellow to gold-orange



PATHOGENS PREFER ROMANIAN LEU NOTES

Not all notes are equally suitable for pathogenic bacteria, as Andreas Voss discovered in a lab experiment in which, together with his son and colleague, he examined six currencies. Last September, the Professor of Infection Prevention won the Ig Nobel Prize for research that first makes you laugh and then makes you stop and think. Faecal bacterium *E. coli* grows well on euro banknotes, he concluded, while the hospital bacterium MRSA prefers dollars. The most dangerous currency is the Romanian leu. All three of the pathogens Voss looked at were found to thrive on these notes. To make things worse, the Professor saw that the leu notes were also very effective at transferring bacteria to humans.

Don't be deceived by how dirty a banknote looks to the naked eye, advises Voss. "None of the three bacteria would grow on a crumpled rupee note from India." The reason may have to do with the materials the currencies are made from, he speculates in the scientific paper about his experiment. Dollars are primarily made of cotton, the Romanian leu is plastic-like. "But we've never explicitly tested this hypothesis."

and black. Most of the dots appear where the edges of the money touched the breeding ground. Smeulders: "These were the best points of contact between the coins and the growth medium."

They look even more spectacular under the microscope. The yellow colony is found to consist of circular cells that cluster in groups of four. Typical of *Micrococcus luteus*, explains Smeulders excitedly. "I suspected it was this, because of the colour. Can you see how bright yellow it is? Wow! This is so exciting!" Whether or not it's really *Micrococcus luteus*, Smeulders can't tell. She'd have to conduct a more extensive genetic study.

And the golden orange micro-organisms? They form the soap suds we mentioned earlier in this article, which consist of billions of individuals. Presumably a staphylococcus bacterium, says the microbiologist. "Probably *Staphylococcus aureus*. Aureus is Latin for gold." Hey, but isn't that the little brother of the MRSA bacterium, the hospital bacterium that's so difficult to control? "That's right. This one can also lead to infection, for example if you scratch a wound. But normally speaking, your immune system shouldn't have any problem dealing with it. It's a perfectly normal bacterium, found on anyone's skin."

Plus, most skin bacteria are useful, she emphasises. "They clean up dead skin cells, and attack pathogens that end up on our hands when we touch something."

Despite what the spectacular bacterial growth in our petri dishes suggests, the money we looked at was not particularly dirty, notes Smeulders. Each of the coins was home to less than ten microbes, and the banknotes housed no more than one hundred. "Actually, this money was quite clean. The fact that we now have billions of bacteria is only because we let them proliferate on a feeding dish."

Intestinal bug

Professor of Infection Prevention Voss is not surprised by these low figures. "Bacteria don't survive very long on banknotes. In our Ig Nobel study, 24 hours after infection, only a fraction of the bacteria remained. But it's true that people sometimes pass their money on within 24 hours." He emphasises that the goal of the study was primarily to show that money may contain bacteria that can be transferred from person to person. "Even things that appear to be very clean, like a new banknote, or a pen, may contain pathogenic bacteria." Research shows that the main cause is poor

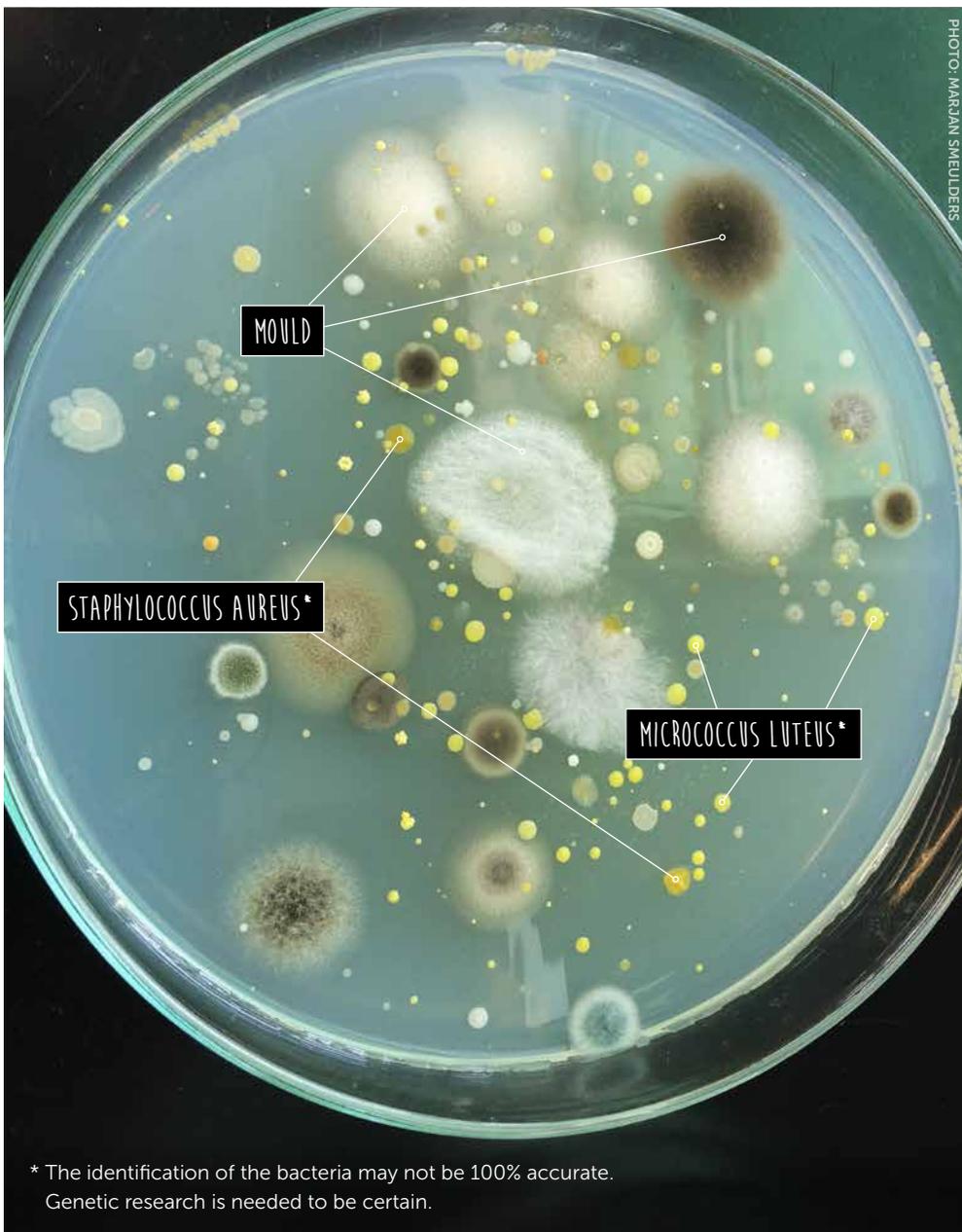
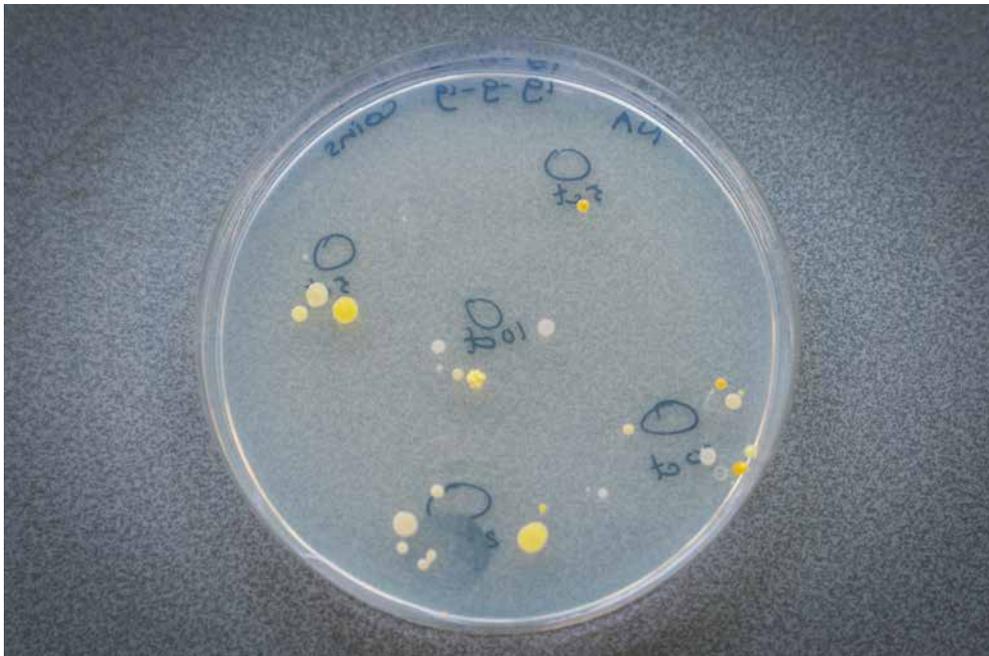


PHOTO: MARIAN SMEULDERS

* The identification of the bacteria may not be 100% accurate. Genetic research is needed to be certain.

hand hygiene. This summer, a study conducted by Utrecht University at the Zwarte Cross festival revealed that three quarters of the visitors had the faecal bacteria *E. coli* on their hands. Only half the Dutch population wash their hands with soap after using the toilet, concluded a survey by research agency Gallup a couple of years ago.

What dirty hands can lead to becomes apparent in one of the larger petri dishes, which is covered with a large blurry grey patch. "A swarmer," concludes Smeulders. "A bacterium that can move. It means it can move across the agar plate." And indeed, under the microscope we can see rod-shaped bacteria swarming back and forth. The biologist can only tell us this is a soil bacterium, originating in soil and sand.

'MAYBE SOMEONE FORGOT TO WASH THEIR HANDS'

According to Voss, it could also be an intestinal bug, like the *Proteus* bacterium. He laughs: "Maybe someone forgot to wash their hands properly."

These bacteria are easier to pass on than you think, says Voss. "Most micro-organisms on money are in fact normal skin bacteria, and they're usually harmless. But if you've got a cold or a Norovirus infection, it's a different story. If you cough into your hands and hand someone a banknote, you can pass on the infection." If the other person rubs his hands in his eye or picks his nose, the germs can enter the body through the mucous membranes.

We are still somewhat confused. What conclusion should we draw from our lab study? All in all money seems to be far from clean, but should we avoid all cash payments so that we don't get dirty hands? The two biologists agree that this would be overreacting. The likelihood of getting sick is after all very small. "Bacteria are unavoidable, they're everywhere," says Voss. "But if you need to have really clean hands, for example for cooking, it's important to wash your hands thoroughly with soap before you start." *



Piri Piri 2,25

Monthly budget (€)

<u>Income</u>	
DUO	1039
Job	300
Care allowance	99
Taking part in experiments	68

TOTAL 1506

<u>Expenditure</u>	
Rent	339
Telephone	21
Healthcare insurance	109
Swappfiets subscription	14
Netflix	11
Shopping, study books and social life	420

TOTAL: 914

Current debt: 42,000

Expected debt on graduation: 69,000



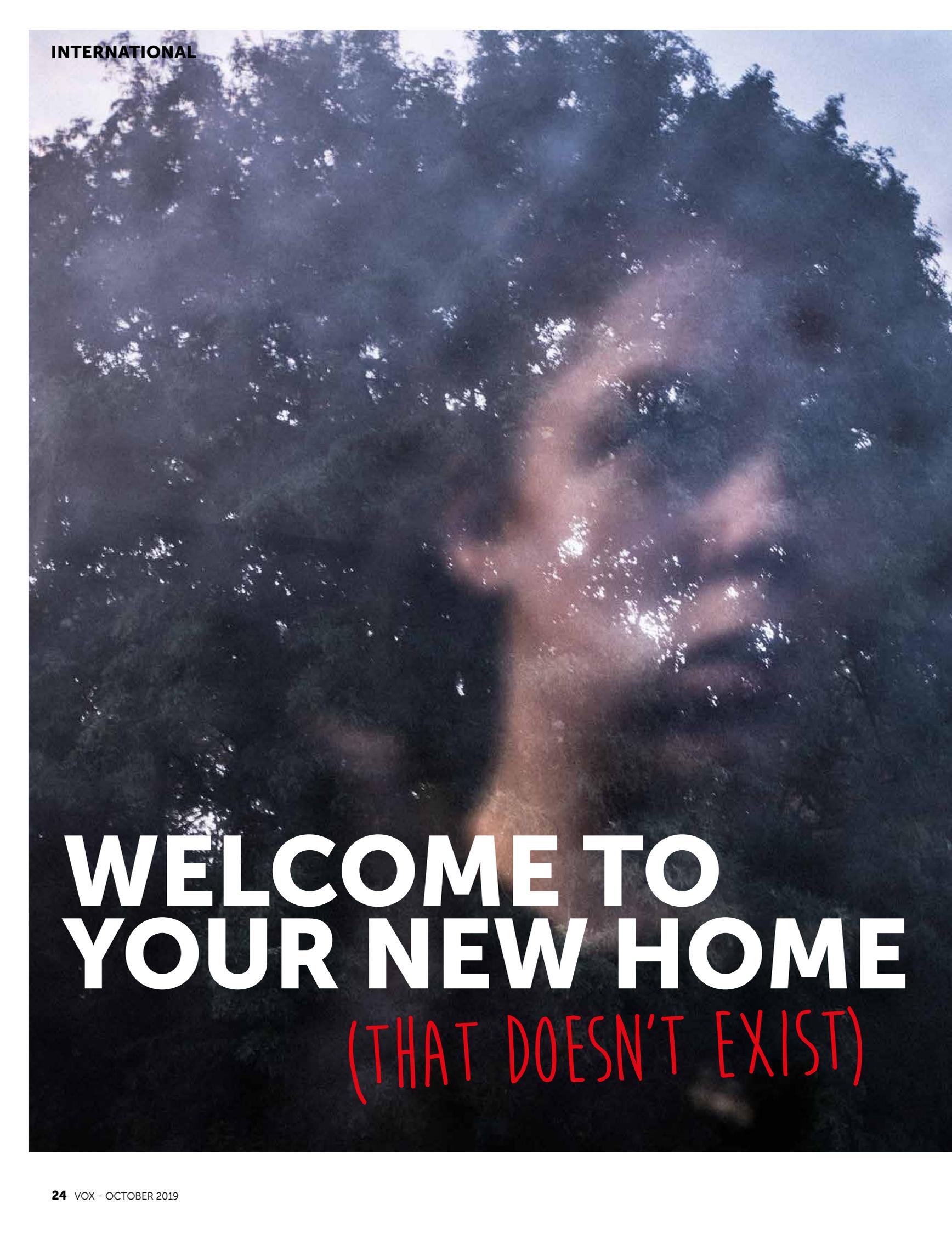
Joni Visser (23), Master's in Constitutional and Administrative Law



"I'm not worried about my study debt. There's no point in worrying about the future. That doesn't mean I'm irresponsible; I do try to be careful. I put money aside every month for unexpected expenses, and I try to save as much as possible. I take part in a PIN savings programme, a service offered by ABN AMRO. Every time you take money out of a cash dispenser, 10% of the amount is automatically transferred to a savings account. In this way, you can save automatically, which is really convenient! I use the cash dispenser a lot, because I sometimes pay for my shopping with cash. If the total amount is € 10.01, they round it down so you're better off paying cash. If it's € 9.99, you're better off paying by card. That way you save a bit of money. And I don't own a laptop; I manage fine with the University computers. I watch Netflix on my phone. My most expensive possession is my coin collection – I'm a collector. I also have collections of beer mats, bottle caps, cigarette packs and foreign currency. The coolest thing I own is a banknote from North Korea, which a friend brought back for me illegally. I would never sell my collections."

Text: Joos de Ruiter / **Photography:** Duncan de Fey

INTERNATIONAL



**WELCOME TO
YOUR NEW HOME**
(THAT DOESN'T EXIST)



A Turkish student paid almost € 1000 for a room that turned out not to exist. A Slovak student found out upon his arrival in Nijmegen that the room he had rented was a cellar. International students are easy prey for fraudsters and unreliable landlords.

Text: Jozien Wijkhuijs, Nastia Nizalova, Rein Wieringa / **Photography:** Julie de Bruin, Getty Images



When Gizem Uysal got an internship in Nijmegen last June, she urgently needed a room. “I had to apply for a visa,” the Turkish student explains. “As part of the application procedure I had to show a lease, and renting through Radboud University wasn’t going fast enough. I had to have all the documents ready a month prior to my arrival in the Netherlands.” Via Facebook I met another Turkish girl who was looking for a room. “She’d found something, but she didn’t trust it because she had to pay in advance. I thought it was normal; it was the same when I studied in the Czech Republic.” Uysal contacted the person offering the room, a man called David J. Evans. He wanted to do everything via a solicitor. “On retrospect I think there wasn’t any solicitor; it was one and the same person. I paid nearly € 1000 and sent the lease to the embassy,” says Uysal. “They accepted the lease as valid, which is strange, because the name was wrong. And I now wonder whether the address in Nijmegen even exists. I could just have made something up.”

‘THE POLICE SAY THEY CAN’T DO ANYTHING’

When Uysal asked the solicitor when she could pick up the key, he didn’t respond, and this while she was due to leave for Nijmegen within a few days. Via Facebook, she got in touch with a French girl and a boy from the UK who had also been conned by the same person. “And yet the police say they can’t do anything about it. The fraudster now also has a copy of my passport, which I’m really upset about. I told the Turkish authorities here about it,” she says. “Luckily I did find a nice room in the end, with really great flatmates. So something good did come out of it finally. Still, I would have preferred not to pay such a high price.”

Suitcase in hand

International students who come here are vulnerable, confirms Elco van Noort from the International Office. “They are in a completely



new environment and they're not always aware of their rights and obligations when it comes to housing." Plus, international students can't afford to wait until their studies have begun to look for a room, the way Dutch students do. "If they arrive at the station in Nijmegen with a suitcase in their hand and no accommodation, they've got a serious problem. After all, they've got to live somewhere."

To avoid this problem, Radboud University does its best to find accommodation for all international students. However, there aren't enough rooms to house everyone for the entire duration of a Bachelor's programme. Van Noort: "We are able to provide everyone who comes from abroad to study here for six months or longer with a room for a maximum of one year, despite the shortages we're facing. That's something I'm very proud of."

Van Noort says this isn't the first time he has heard about students falling victim to room fraud. "I want to be informed about these incidents. If necessary, I can contact the manager of the site on which the room was advertised." It's more difficult when the ad appears on Facebook: "With Facebook, all you can do is warn students."

Made-up address

Rahul Sati from Turkey got lucky, and his search for a room on Facebook ended well, though just in the nick of time. In June of this year, he found an ad for a room in Nijmegen via a Facebook group for international students looking for rooms. He responded immediately. "I tried to sound as nice as possible of course, to improve my chances of getting the room." Within ten minutes, Sati got an answer. "The woman sent me an incredibly long message about herself. I wondered how anyone could write such a long letter in less than ten minutes."

'I am only child of my parents, my father who is the rightful owner of the property died a few months ago, due to some health issues,' wrote the woman, who introduced herself as 'Simone, a 24 years old, single female professional born in Germany'. Sati didn't trust it anymore after he saw pictures of the room. "They just didn't look

right." He stopped responding, and a few days later he noticed that 'Simone's' account had been deleted.

Sati's and Uysal's experiences are not unique. Throughout the Netherlands, stories abound of international students falling victim to fraudsters. A report by the Dutch Student Union LSVb reveals that international students know little about Dutch tenancy law and their vulnerable position makes them susceptible to illegal practices.

Criminals

The *University newspaper* (UK) of the University of Groningen investigated this type of fraud in 2017. The journalists concluded that criminals like 'Simone' and 'David J. Evans' are active across Europe. They con students out of thousands of euros before vanishing into thin air.

One of the ways Radboud University tries to protect international students from room fraud is by offering vouchers that newcomers can use to find a room via the university website. "All

**'THE PICTURES
JUST
DIDN'T LOOK
RIGHT'**

students who stay here for a minimum of six months can rent a furnished room via us for a maximum of one year," says Van Noort. "We're very proud of this, but of course the system isn't perfect. After a year, students who want to stay longer still have to find a room for themselves; we simply don't have enough rooms for everybody. Having said that, moving after a year is good for integration; it prevents the development of international 'enclaves'."

International students have to stay in the room they rent via Radboud University for the full duration of their lease. "If they move out



early, we're stuck with a furnished room that we can only rent out again at the start of the new semester," says Van Noort. The University has agreements about furnished rooms like this with SSH&, but also with other companies.

Apart from SSH&, Radboud University's other big partner when it comes to student accommodation is Elroto Ltd., a company owned by the Nijmegen real estate family Hendriks. However, feedback from students reveals that this 'safe' route is not without problems. When Jan ("no surname please") from Slovakia came to Nijmegen with his girlfriend in late 2018, they hoped to share a room. Via the Radboud International Office, they were put in touch with Elroto Ltd. "We were offered a room on the St. Canisiusseingel," explains Jan. "My first impression was that this wasn't a serious company. The lease looked strange: it was written in rather poor English, and the names were wrong."

Silverfish

Jan says he didn't get any photographs of the room, despite asking for them. Upon arrival, the Slovak students discovered their room was in the cellar. "It was really dirty, as if no one had been there for months. There were insects everywhere, and I found a worm in a chair." Jan and his girlfriend cleaned up the room, chasing away an entire family of silverfish. A month later, one of the kitchen cupboards broke. "It took four or five months before it was repaired. In the end, we just taped it shut.



Lots of things weren't working; the vacuum cleaners for example were unusable."

None of this was a real disaster for Jan, who left Nijmegen a while ago. "However, four weeks ago, I noticed a post on a Facebook group." A student from Jan's semester was asking whether anyone else had experienced problems getting their deposit back from Elroto Ltd. "I checked my bank account and saw the money should have been returned seven months ago." He decided to lodge a complaint about the rental company with Radboud University.

"I didn't particularly enjoy living on the St. Canisiussingel. The rules stated that all communal areas would be cleaned, but this hardly ever happened," says Johanna (surname

unknown to editors), who lived in the same building. "The showers were disgusting and the toilets stank. Also, lots of things were broken." In June she contacted Elroto about the € 442 deposit she should have got back in April. She was told a staff member was sick, which was the reason the money hadn't been transferred yet. Johanna waited a few weeks and sent a few more e-mails. She finally got her deposit back in August.

'THE SHOWERS WERE DISGUSTING AND THE TOILETS STANK'

The Italian Giacomo (surname unknown to editors) comes from Rome where he's familiar with landlords who badly neglect the houses they own. "I thought people in the Netherlands were more civilised. Unfortunately, I still ended up living in a rubbish heap," he explains. Like

others, he complained about the state of the room, and had trouble getting his deposit back. "I went to Elroto's office to ask for it in person. I did get it back in the end. Someone I know had to nag them for six months!"

Slovak Jan worries that students only get their money back if they ask for it. "I think it's done on purpose. Elroto counts on the fact that once students leave the Netherlands, they forget about it or won't be able to take legal steps from abroad."

Good agreements

The problems with the deposits and Elroto Ltd. recently came to the attention of Radboud University. Elco van Noort: "In my experience, it's possible to reach good agreements with Elroto Ltd. I plan to take these complaints to them and I believe we can solve these problems." He does understand why students complain. "If you feel you have been treated unfairly in matters concerning your living space, it makes you feel very vulnerable. Students sometimes have different expectations, especially in a country with a reputation for being well-organised. This doesn't mean we don't take them seriously. But an organisation like Elroto Ltd. has different interests to those of, for example, SSH&; they're a commercial company. The deposit issue is partially something between tenant and landlord, so we don't want to interfere too much, but I will certainly discuss it with Elroto." *

At Vox's request, Elroto Ltd. owner Rob Hendriks responds to the students' accusations. Hendriks did hear of a room once that wasn't clean upon delivery; the cleaner had missed it. "We took care of it as soon as we could. Some tenants aren't particularly bothered about hygiene, so we're not surprised tenants

regularly complain about vermin. We often have to call in pest control. But at the end of the day this is a student housing complex so we expect people to take each other into account." If something gets broken, Elroto Ltd. says they fix it as soon as possible. "Sometimes we have to order a part, or the

tenants are only home in the evenings and during the weekend, and we're not allowed to go into their room if they aren't there. This can delay things. Also, many household devices are not used properly, 'claimed' and placed in rooms, or broken by the tenants." The agreement is that deposits are returned

within eight weeks after departure. Hendriks: "We sometimes keep the deposit to cover the costs of repair or cleaning, if the room wasn't clean upon return. Over the past period, we've returned all deposits within the prescribed time, provided that the tenants left their bank details with us."



Monthly budget (€)	
<u>Income</u>	
DUO	899
Parents	12.50
Work	180
Care allowance	99
TOTAL	1190.50
<u>Expenditure</u>	
Rent	200
Healthcare insurance	120
Saving for tuition fee	250
Living expenses	250
Spotify	5
Two telephones*	35
*One for personal use, one for the study association board	
TOTAL:	860
Current study debt:	6900
Expected debt on graduation:	42,000



Roel Veenstra (19), English Language and Culture



"I keep track of what I spend in my head and with a banking app, but I don't know exactly where every cent goes. Every Wednesday I transfer € 50, or sometimes a little more, to my current account. I keep the rest in saving jars. If you don't have it, you can't spend it. I'm worried about my future study debt, but my main worry is my current financial situation.

For example, my new laptop broke down almost straightaway, which was difficult. I do have a room with a very low rent; I'm really lucky there. The € 12.50 from my parents is the pocket money I used to get; they never stopped paying it. I'm not going to tell them about it, that's for sure! My parents support me where they can, but not financially. The thing I'm most afraid of is some big, unexpected financial setback, because I don't have anyone I can fall back on financially. I would have to take a loan from the bank, or in the worst case stop studying."

Text: Joos de Ruiter / Photography: Duncan de Fey



WHAT TO DO WITH €90 MILLION

Is Radboud University rich? Yes. But most of its cash is 'locked' in buildings. Nevertheless, the Executive Board plans to spend more. Being in the red isn't something we should fear, but a goal in itself. 'We try to spend more money than we get.'

Text: Mathijs Noij and Stan van Pelt



Anyone who hasn't been on Campus for the past ten years or so would hardly recognise Radboud University. Over the past decade, the University has acquired the Berchmanium Academy Building, built the Grotius building, and renovated the Dentistry building and the Elinor Ostrom building. The Refter may still bear its former name, but it's undergone a massive transformation. And then there's the colossal building rising from the ruins of the once-so-quiet Thomas van Aquinostraat. Ten years from now, the Campus will probably look very different

again, especially now the Erasmus building is due for renovation. And what's going to happen to the old administration building? And the Spinoza building?

The list of completed and planned building plans on Nijmegen Campus is taking on impressive proportions. And what's amazing is that Radboud University is paying for all of it out of its own pocket. It's hardly had to borrow a euro. But how can the University afford it?

Radboud University's equity capital is € 306 million (2018). But is the University free to spend this cash any way it wants? Well, not quite. The bulk of this capital is locked in

bricks and mortar, consisting as it does of the University's buildings. You can't turn buildings into cash overnight. What's more: where would the lectures take place?

To understand why the University has so much capital to its name, you've got to go back to the 1990s. At the time, the Dutch government still owned all the university buildings, but wanted to get rid of them, under the pretext of decentralisation. All real estate ended up in the hands of the universities themselves. From that moment onwards, the universities owned their buildings, but also had responsibility for them. Buildings require maintenance, and



Income 2018

	Government funding	305,000,000
	Tuition fees (incl. course, tuition and examination fees)	41,000,000
	Income from work commissioned by third parties*	181,000,000
	Other income**	49,000,000

Totaal: € 576,000,000

* This includes all research and teaching projects funded from competitively obtained funds, but also for instance professional training for legal experts. In short: all funds from NWO, European funds, companies and other funding institutions.

** For example, parking fees, Sports Centre subscriptions, income from the Rafter, and leasing premises to third parties.



Expenses 2018

	Staffing expenses (salaries)	394,000,000
	Investment in new buildings and depreciation of existing buildings*	32,000,000
	Housing expenses**	28,000,000
	Other expenses	111,000,000

Totaal: € 565,000,000

* Buildings, but also some kinds of equipment, lose their value over time. This loss of value is expressed in the budget as depreciation.

** Maintenance of buildings, cleaning, gas/water/electricity, etc.

**OPERATING RESULT 2018:
+ € 10,284,000**

any new buildings would also have to be paid for out of the universities' pocket. Radboud University was therefore very cautious with how it spent its money in the years that followed, which resulted in positive annual results and a growing capital.

Back to 2019. Most of Radboud University's fortune of € 300 million is not available for spending. To find out how much Radboud University actually has at its disposal, you have to search the annual report for liquid assets. This is the cash the University has. At the end of 2018, it amounted to € 91 million. Still a substantial amount.

Other expenses

Raw materials and consumables	25,486,000
Services to third parties	35,190,000
Income transfers*	8,739,000
Inventory, equipment and learning materials	19,746,000
Travel costs	8,379,000
Misc.	13,632,000

Total: 111,000,000 euro

*excl. hospital's training and research function

Source: Annual Report
Radboud University
2018

Price tags of the most important real estate projects since 2014



Grotius
in use July 2014
(new building)

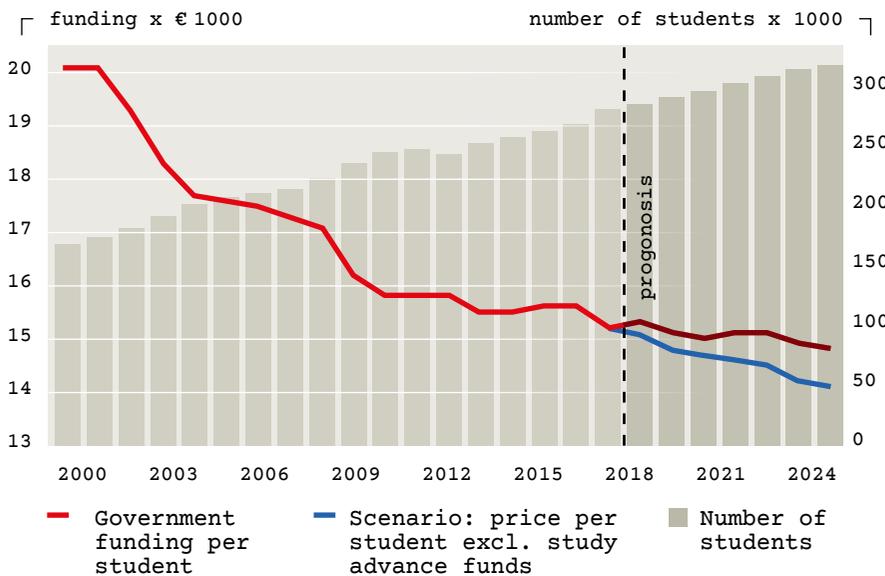


Trigon
in use April 2016
(renovation)



Dentistry
in use September 2016
(renovation)

Funding per student



The government funds issued to Radboud University have certainly increased over the years. However, if we include the increase in student numbers in our calculations, we get a different picture. Whereas in 2000, universities were awarded approximately € 20,000 per student, this figure is now much lower: just over € 15,000.

Source: VSNU

What does the University plan to do with this money?

Radboud University plans to invest no less than € 144 million in real estate in the coming years (until 2023). This money will largely be spent on the Maria Montessori building (approximately € 75 million), but the Erasmus building is also due for renovation in the near future. Other projects include: renovating the Preclinical Institute, home to the Medical Faculty, and the 'centre plan', intended to improve the surroundings of the Erasmus building. According to the University's calculations, by 2023 liquid assets should have dropped to € 20 million. These € 20 million correspond to the lower limit set by the supervisory Foundation Board as the amount required by the University to pay all salaries and bills on time.

But wait a minute. Researchers are complaining about work pressure and uncertainty. Why is nothing being done about that?

The Executive Board has tens of millions of euros, while many researchers continue to suffer from excessive work pressure and have to fight for a permanent contract. This is certainly part of the reality of the situation, admits Wilma de Koning. But according to the Executive Board's Vice President, the University's doing everything in its power to solve the problems, financial and otherwise, faced by employees. For example, by offering them permanent



€ 23.8 m

Elinor Ostrom
in use January 2018
(renovation and extension)



€ 10.9 m

Berchmanium
in use November 2018
(renovation)



€ 74.5 m

Maria Montessori
in use January 2021
(new building)

contracts sooner. “What we need is a shift in culture,” says de Koning. “Permanent appointments have to become standard again. There are no financial reasons at the moment for not offering a permanent contract to an employee who functions well and meets the criteria. This is the message we want to convey as a Board and it’s at the heart of our tenure track and VIDI grant policy.”

De Koning does make a qualifying remark: most researchers working at Radboud University do so on a project base, with funding from research grants and contract research (time-limited grants, for instance from NWO or companies). De Koning: “Temporary funds like this account for 40% of our budget. We can’t offer all these people a contract: if we did that, we would create a huge problem for my successor because these funds aren’t guaranteed in the long run.”

A culture of parsimony became prevalent over the last decades. “When we started owning our buildings in the 1990s, the government told us to be careful with our money. Saving money was the norm. After all, we were now responsible for the maintenance, renovation and construction of our buildings. And we performed this task exceedingly well.”

De Koning finds it “very strange” that universities are now criticised for this in The Hague. D66 Chairman Rob Jetten recently compared university boards to Scrooge McDuck and called them the ‘proud owners of hundreds

of millions of euros in cash, paid for by taxpayers, and which aren’t used for the benefit of students or lecturers’.

Is Radboud University not looking to spend any extra money at all?

They are. Accusations from The Hague that universities are leaving millions unused didn’t fall on deaf ears. “We’re doing our best to show a negative operating result by spending money

‘THE GOVERNMENT TOLD US TO BE CAREFUL WITH OUR MONEY’

on education, research and buildings,” says Managing Director Finance Peter Bosman. This may sound strange, but despite a budget with room for additional expenses, the University still made a profit in 2018. And Bosman expects the same to be true in 2019. “We can afford a negative result now. But it’s not so easy to achieve.”

For example, in the summer of 2018, the Ministry unexpectedly awarded Radboud

University an additional € 5 million for increases in student numbers. Bosman: “Three of these five millions went directly to the faculties. They’ve got to come up with their own ideas on how to spend this money. The other two million are reserved for interfaculty collaboration projects.”

This doesn’t mean all this money gets spent just like that. You first have to find employees, write project plans and design buildings – all things that take time. Wilma de Koning: “We tell faculties: make sure you put out vacancies for 2020 now, or you’ll be too late. We’re facing a difficult labour market at the moment: good staff are hard to come by. This is one of the drivers behind our new Radboud campaign: ‘You have a part to play!’.”

What is the role of the faculties?

The bulk of the universities’ income comes from the Dutch government; this is known as direct government funding. And just as the government in The Hague distributes its funds for higher education among research universities and universities of applied research, similarly Radboud University in turn distributes these funds among its faculties. This is done as fairly as possible: “We use many of the same distribution principles as the Ministry,” says Managing Director Finance Peter Bosman. “For example, we also look at student numbers and successful PhD tracks. Every faculty gets a fixed amount per student, degree awarded and PhD defence.”



COLUMN

Lucy's law

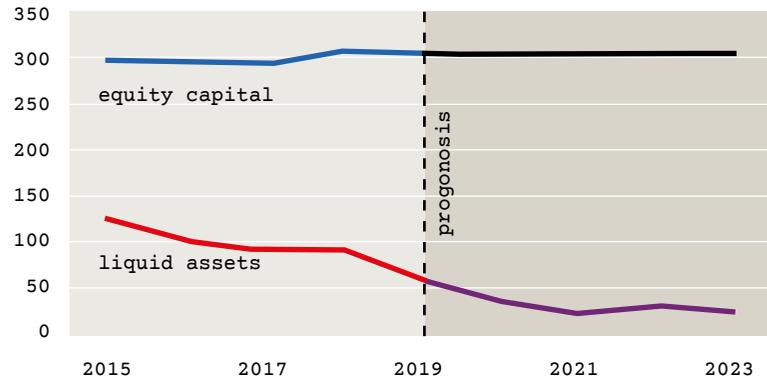
Lucienne van der Geld is a lecturer of notarial law and director of Network Notarissen.

Stench

The meaning behind the expression 'money doesn't stink' is fairly simple: it doesn't matter how you got your money because it all has the same value. In my work, nothing could be less true: in inheritance and divorce cases, for example, money can smell pretty bad. If you inherit money earned from criminal activities, you run the risk of being found guilty of money laundering if it can be proved that you knew or could have known about it. As soon as you find out, stop spending the money, and contact the prosecutor. The mother of murder victim Michael Vane chose a different approach: she tried to make her son's inheritance legal via Swiss bank accounts. Michael Vane was one of the first victims of the drugs war of the 1990s: his body was found in a burned-out car. Mother Vane's strategy drew the attention of the Public Prosecutor and she was convicted of money laundering – because apparently, the money did stink. In Isabel and John's marriage, money also became a bit of an issue: John was making his money from shady dealings and when their wealth started to grow exponentially, Isabel's conscience started to bother her. The marriage didn't survive the tension, and John and Isabel got divorced. Of the € 10 million in their joint account, she finally accepted – after John's long insistence, as originally she didn't want to accept anything – to take 'just' € 2 million, rather than the half she was entitled to. Because of her age and social position, she would have been free of financial worries for the rest of her life. In other words: she only took what she needed to maintain her pre-divorce lifestyle. The Tax Office was of the opinion that the remaining millions were a gift from her to John, and that he should therefore pay gift tax on it. The Supreme Court ruled in the Tax Office's favour. Isabel may have thought the money stank, but the Tax Office begged to differ.

Liquid assets and equity capital Radboud University

in millions



And yet, the internal distribution model does differ somewhat from that of the Ministry. "Our internal model uses larger fixed bases, i.e. amounts that remain constant. The proportion of funds that depends on flexible variables – for example student numbers – is smaller: it accounts for approximately 40% of the distribution model." So if the Law Faculty doubles its student numbers, it won't suddenly get twice as much money. Conversely: if enrolments lag behind, the Faculty won't immediately run into financial problems. Bosman: "We have to ensure calm and stability."

Finally, the faculties are relatively financially independent. They're free to decide how to distribute their money internally (within the legal frameworks). Every faculty has its own rules, although its budget must be submitted to the participational bodies and the final balance approved by the Executive Board.

What about cost cuts from The Hague?

In May, the Van Rijn Committee presented a report recommending shifting tens of millions of euros from the social and medical sciences and the humanities towards science and technology. The reason: the Netherlands needs more qualified science and technology experts to retain its economic edge. The report caused quite a stir, especially at broad universities like Radboud University. The implications are that Nijmegen will receive € 4 million less from the Dutch government in 2022, and € 3 million a year less in the following years.

During Prinsjesdag, in addition to the cost cuts mentioned here, it was also announced that the interest increase on student loans would be abolished (the Minister had with-

rawn this plan in June under pressure from the House of Representatives). In the long run, this represents cuts worth millions of euros. Not to mention the reintroduction of the basic grant, which is fast gaining majority support in the House of Representatives (see page 6). Does this mean an end to the additional education funds the universities were due to receive from The Hague as a result of the introduction of the student loan system?

**'WE NOW
DISTRIBUTE
FUNDS MORE
GENEROUSLY
AMONG THE
FACULTIES'**

In response to fluctuating national policy, the Executive Board of Radboud University calls for everyone to remain calm. For the next two years, the Board has already agreed not to shift any additional funds towards science at the expense of other faculties. But in the long run too, the general message is that faculties should continue to make plans. "Our strategy now is to distribute funds more generously among the faculties," says Wilma de Koning. "We know that if there are shortages somewhere, we can make up for them. This is also true for reduced funding as a result of the Van Rijn report. Which is not to say we can afford to throw money away." *

NEWS FROM THE UNIVERSITY STUDENT COUNCIL AND THE WORKS COUNCIL

www.radboudnet.nl/medezeggenschap
www.numedezeggenschap.nl

POINT TAKEN!

USR



PHOTO: LEONIE ANDRIESEN

From left to right:
Bart Zonneveld, Hans
Kunstman and Lotte
Dirchs, this year's
Student Council Presidium

Hello everyone,

A new academic year has started, and this means of course new participational bodies. The University Student Council (USR) for one consists of a whole new team. With fourteen enthusiastic students from various study programmes and parties, we will devote the coming year to ensuring that the Executive Board really takes students into account. We also intend to launch initiatives to improve education and student life in Nijmegen.

Although the Council has only been active in its present form since September, we'd like to look back on what happened within the Student Council at the end of last academic year.

In June, all students were invited to vote. Not only for USR, but also in many faculties for degree programme committees and faculty student councils. The USR election results differed little from those of the previous year: once again, the asap and AKKUraatd parties won four seats each. The remaining six seats were distributed as always among representatives of various umbrella associations.

Before we, the fourteen new Council members, set to work, our predecessors organised a last formal meeting with the Executive Board in July. Among other things, they discussed Radboud University's new strategy, entitled A significant impact. Despite some critics suggesting that

the objectives were not formulated concretely enough, the participational bodies did approve the strategy paper.

The coming months will mark an exciting time for Radboud University and the participational bodies. The government has announced budget cuts in education. In addition, funds will be redirected from the social and medical sciences and humanities towards science and technology programmes, with negative impacts on Radboud University as a whole. The USR plans to talk to the Executive Board about the consequences of these budget cuts. We'll also make sure the money Radboud University receives thanks to the abolishment of the basic grant is invested in quality of education.

In uncertain times, sound collaboration is vital. To promote this kind of collaboration, we've decided to appoint not a Chairman and Vice Chairman, but a Presidium, consisting of three equal Presidium Members. We hope this will help us make a stronger stand to protect student rights and interests. Even if we don't always agree among ourselves ...

Regards,

The University Student Council

You can contact us at usr@ru.nl - or drop by anytime at our office in TvA 1.

ONCE YOU SEND A 'TIKKIE', YOU ARE DUTCH

For Dutch people, it is the most normal thing in the world: paying by card. Even when you buy a cup of coffee from the Refter, you will pay by card. But the relationship Dutch people have with money can drive foreigners to despair. In five steps, German Antonia Leise describes how students from abroad can learn how to get familiar with Dutch money habits.

Text: Antonia Leise / Illustration: Roel Venderbosch

When I moved to the Netherlands in 2016, I had many expectations about the differences between the Dutch and my own German culture. Many things were to be discovered — from bicycle-highways to the concept of 'gezelligheid.' And three years later, many things continue to remain a mystery — mainly, the exact content of *bitterballen*.

The most striking anthropological experience for me so far was, however, not related to any obvious cultural difference. It was, plain and simple, the entirety of Dutch money culture. Now, after more than three years of careful observation, I have managed to draw up the five stages of the pathway of ultimately mastering the money habits of the Dutch.

1. "NO CASH, CARD ONLY"

Only paying by card is the most obvious part of Dutch money culture and the first step to become a citizen at heart. The Netherlands is the most card-friendly (and most cash-unfriendly) nation I have ever visited. There are most certainly countries that would put the Dutch's debit card usage to shame, but compared to my experience growing up in Germany, it has been quite the culture shock.

Where I come from, it is completely impossible to use your card to pay for anything under at least five euros. There may be a very hip ice cream shop in Berlin where you can buy your vegan chocolate/matcha/cherry ice cream with Bitcoins, but even the most hipster places in Germany's most hipster city would accept cash money. In Nijmegen, cash will even bring you trouble when you are buying a simple coffee on campus.

2. PAYING CONTACTLESS

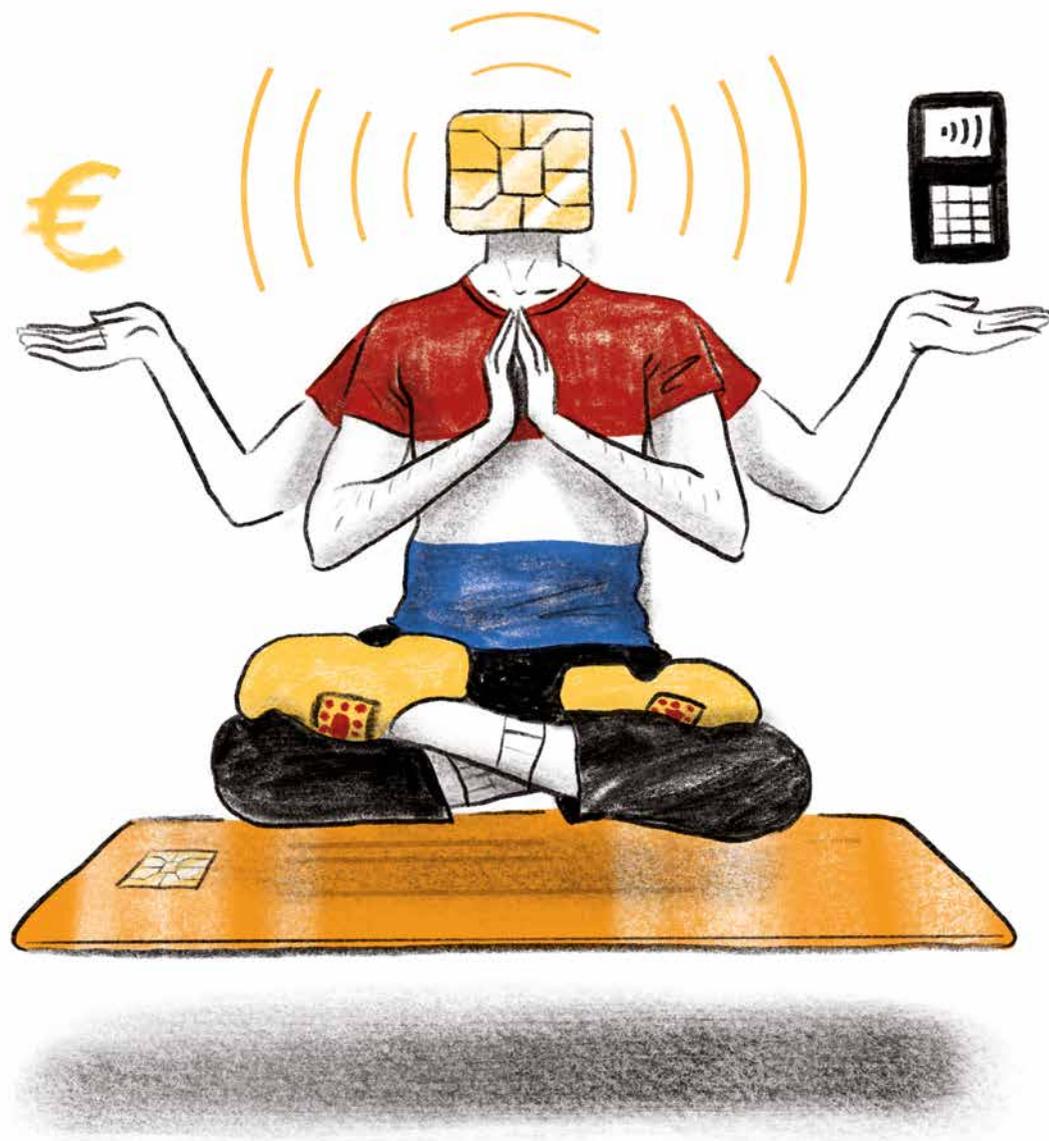
This next thing is something I will continue to marvel at throughout the next decade. Paying by only holding your card against a machine is, however, something seemingly second nature to my Dutch friends and acquaintances. My German bank and I have been trying to figure out my debit card's contactless-function ever since I moved to Nijmegen and after three years, I have given up all hope that we ever will.

My German debit card's inability of contactless payment is also partially responsible for my recent opening of a Dutch bank account. It was the only way to get the fancy syrup-flavored coffee from the vending machines at the library. I'm only human.

3. IDEAL

Since I first moved here, every time iDEAL pops up as the payment option, I immediately break into cold sweat. It has been the content of my nightmares and the reason for a lot of screaming at computer screens while trying to order something online.

Mind you, iDEAL is a great tool for money transfer, I will give it that. However, not being able to open it with a non-Dutch bank account is really annoying. I am not sure if Dutch people notice how integrated iDEAL is in their payments and how difficult it can be to not have it. If there is a metaphorical border that distinguishes Dutch money culture from that of other countries, this is where I would say it is.



4. TIKKIE

Once iDEAL has been integrated into your life, you're practically already Dutch. But it is by far not the end of it. If you truly want to reach native level of online payment, you will have to mingle with the apps, of which Tikkie is one of the most well-known.

I have probably never looked more confused than when I was told that you can do payments via WhatsApp. In fact, if you read the last sentence out loud and listen very carefully, I am pretty sure you can hear a German bank employee suffering a stroke. I once tried to increase my credit card limit on the phone with my hometown bank where I have been a customer for more than ten years, and was told that I would have to physically travel to Germany and do that in person. Talking about differences.

5. WIEBETAALTWAT

It is only when you start using WieBetaaltWat that you can reach the ultimate level of Dutch-ness. It is, by definition, the ultimate way to go Dutch. This app includes every aspect of Dutch money culture. It is precise, yet simple, and, most of all, it abandons the concept of cash entirely.

While you can observe confused cash-exchanges at restaurant tables after a group-dinner in virtually every European country, the Dutch have an app for that. And an evidently well-working one. Obviously.

It is only when you have reached this level of functioning online payment that you will understand that it is not legal weed or constant biking what makes Dutch people so chill. It is their mastery of bureaucracy and their ability to do almost every aspect of it online. *

PORTRAIT



Monthly budget (€)

<u>Income</u>	
Salary	2000
DUO	0
Care allowance	99

TOTAL 2099

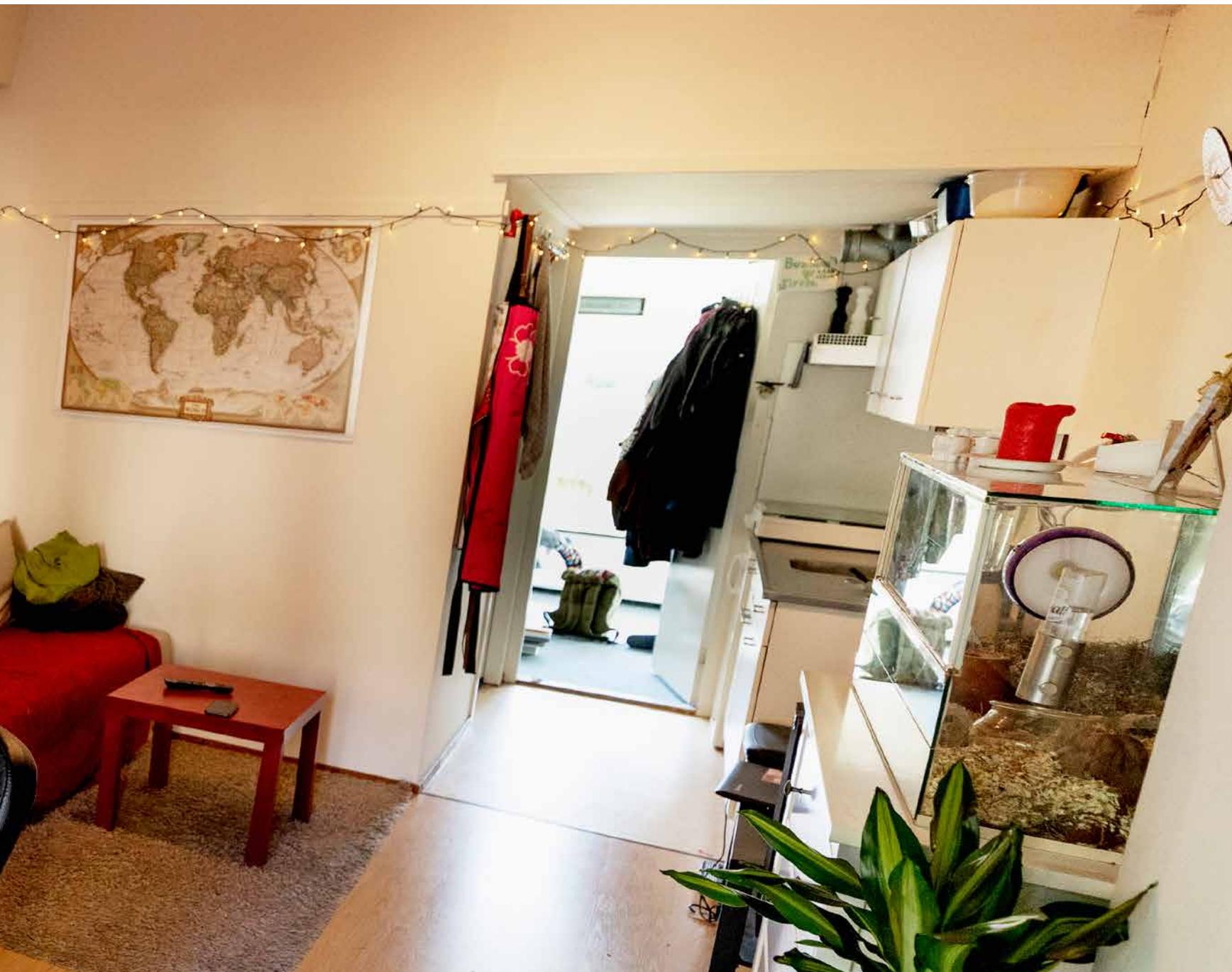
Expenditure

Rent	250
Healthcare insurance: Paid by parents	
Car costs	125
Telephone	15
Subscriptions	18.50
Shopping	140
Fun things (sports, social)	250
Gifts	50
Clothing	40

TOTAL 888,50

Current study debt: 3500

Expected study debt on graduation: 3500



Kirsten Kingma (23), Computer Science



"I don't have any money worries at the moment, because I work full-time. I work at two schools as a computer science teacher. I've still got to complete my Bachelor's, but the only thing I got left to do now is write a thesis. After that I plan to enrol on the Master's Teacher Training. I've always had jobs on the side: tutoring, shelf stacking, at Mediamarkt, or as a student assistant. As a result, I've never had to borrow large amounts of money, so my study debt is very low. Now that I earn more, I'm saving lots of money, for a mortgage later. Whenever I'm tempted to make an impulse purchase, I ask myself whether I really need the article in question. If the answer is no, I usually don't buy it. If in future I do buy something special, I'd like a sports watch or a silk duvet cover. These seem like real luxuries to me. Sharing a flat also helps save money: you share the costs of rent, shopping and subscriptions like Spotify or Netflix. My most expensive possession is my car: I bought it second-hand for € 2700. I'm picking it up tomorrow - can't wait!"

Text: Joos de Ruiter / Photography: Duncan de Fey



CLIMBING IS A

Highly educated parents know how to help their children with homework and are better able to push their offspring through pre-university education than less educated parents. As a result, in 2019 children from well-to-do families continue to enjoy better opportunities in education and on the labour market.

Text: Ken Lambeets

Illustration: Gloedcommunicatie



THE SOCIAL LADDER FORM OF ART

If you study at university, it is very likely that your parents also had an academic education. It's still the case that children of highly educated well-to-do parents have better opportunities in the Netherlands. The Nijmegen sociologist Margriet van Hek conducts research on education and inequality. Her conclusion is that schools should do more to provide children with equal opportunities for the future.

The transition from primary to secondary school is a defining moment in the life of young adolescents. At this crossroads the decision is made whether they go on to preparatory secondary vocational education (VMBO/MAVO), senior general secondary education (HAVO) or pre-university education (VWO). According to Van Hek, research shows that this early differentiation creates inequality. "The longer pupils are kept together, the better you can combat inequality in education," she says.

In the Netherlands, children are usually twelve years old when they leave primary school. In Germany and Austria, the moment of choice comes even earlier, around age ten. In the US, children only know what they will do next once they complete secondary school.

"Twelve is a relatively young age to split children into groups," she says. "The advantage of later differentiation is that stronger students lift weaker students to a higher level. By keeping

them together longer, the students who perform less well can benefit from this. It's true that the more able pupils are less challenged, but this doesn't weigh up against the advantages for the rest."

Shadow education

Overall, the Netherlands is a country where opportunities are largely determined by a person's effort, perseverance and intelligence. But there's also a link between children's school performance and their parents' level of education. According to The State of Education, the annual report of the Dutch Inspectorate of Education, children of highly educated parents are more likely to enrol in a HAVO or VWO track without delay, while children of less educated parents are more likely to repeat a year, or be referred to a special primary or VMBO track. According to the report, this can partially be explained by the child's predisposition – his or her genes, basically.

But there are other explanations. Children from highly educated parents have access to resources that other children don't have, first and foremost financially. Their parents are more likely to pay for tutoring, such as an additional course to improve their knowledge of certain subjects in preparation for the Centrale Eindtoets (Central Final Test), or shadow education (privately funded supplementary tutoring, Eds.) in secondary school.

Money is not the only factor. "In families with highly educated parents, the home culture doesn't clash so much with the school culture," says Van Hek. "For example where knowledge is concerned. Highly educated parents are better able to help their children with essays, homework, and learning for exams, and they have a better understanding of how the education system works."

Finally, the parents' social contacts play a role. "Highly educated parents are more likely to find a good internship for their children. And if their children are struggling with maths, they usually know someone who can help out."

Sifting

The State of Education research report also mentions teacher shortage as an important driver of inequality. This shortage is unequally distributed: schools with more pupils from

'HIGHLY EDUCATED
PARENTS HELP THEIR
CHILDREN GET A
GOOD INTERNSHIP'

ethnic minorities and disadvantaged social backgrounds have a much harder time finding teachers than other schools. One possible explanation is work pressure. Despite better conditions in schools with pupils who need more guidance – think smaller classes and more teachers per class – there is nevertheless higher absenteeism and staff turnover in these schools than in primary schools with more children of highly educated parents. Van Hek: “This sifting of teachers further exacerbates the differences between schools.”

Teachers also affect children’s performance in another way. “Pupils whose teachers have high expectations of them tend to perform better. These expectations are largely based on the socio-economic status of the parents.”

The same curriculum

Inequality within Dutch society also impacts Dutch education. Since neighbourhoods tend to be fairly segregated and parents often send their children to the

nearest primary school, children from more or less well-to-do families often end up in separate schools.

However, inequality also seems to be growing in secondary schools. “We used to have more broad school communities in the Netherlands,” says Van Hek. “I went to a school where MAVO, HAVO and VWO all coexisted side by side. Now we have more separate VWO and VMBO schools, so VWO and VMBO pupils are less likely to meet during the course of their education.”

At the same time, the Dutch government does its best to minimise differences between schools. “In the Netherlands, education is quite standardised. To some extent, schools have to offer the same curriculum, and teacher salaries don’t vary much. In the US, there are much greater differences between secondary schools.”

Stacking

The fact that we don’t have American-style differences between schools doesn’t mean everything works perfectly. Over the last twenty years, inequality is also increasingly flagged as an issue in school recommendations. Take the Centrale Eindtoets (successor to the Cito-toets, Eds.): it was introduced in the 1960s based on the idea that all children should have equal opportunities and therefore be measured using a common yardstick. This idea no longer seems

FIRST-GENERATION STUDENTS

Traditionally, Radboud University is home to many first-generation students. These are students whose parents didn’t go to university. Over the last twenty years, they accounted for approximately 70% of the student population. Last academic year, they represented 64% of students.

In a popular VoxWeb article, Professor of Cultural History Jan Hein Furnée recently stated that the University should take account of the needs of these students, for example by making the introduction round in the first lectures at the start of the year low threshold and non-threatening. He believes some

students may start to wonder in the first few weeks whether in view of their family background they are suitable university material.

Van Hek agrees: Lecturers should be aware of the large number of first-generation students at Radboud University, whose parents were not academically schooled. “It’s great that these students have made it to university, and we should try to keep them here. Lecturers usually come from well-to-do families themselves, and they’re not always aware of the effect their remarks have. Raising awareness is an important first step.”

'PUPILS WHOSE TEACHERS HAVE HIGH EXPECTATIONS OF THEM PERFORM BETTER'

relevant, since nowadays teachers' recommendations are just as important in school choice as the Centrale Eindtoets.

Apparently, teachers are more likely to recommend VWO for children of highly educated parents than for children of less educated parents. "This effect is growing, which is a problem," says Van Hek. "Why? Maybe because highly educated parents are more likely to put pressure on primary school teachers. They say: 'You may recommend HAVO, but I want my child to do VWO.'"

When children who were given a lower recommendation by their teachers nevertheless score well in the Centrale Eindtoets, the recommendation is sometimes adjusted accordingly. This happens in approximately one quarter of cases, but usually only after completion of the enrolment and placement period for secondary schools. As a result, students with an adjusted recommendation aren't always able to find a place at the recommended level. This obstructs the development of pupils with less educated parents. Recommendations are much less likely to be adjusted downwards, another factor that plays out to the advantage of children of highly educated parents.

All in all, the government can use education to combat social inequality in a number of ways, says Van Hek. She summarises her findings: "Keep children together as long as possible. Invest in keeping broad schools. Make stacking (stacking degree upon degree to achieve a higher education level, Eds.) easier. Study the impact of the timing of teachers' recommendations vs the final test, and try to address potential negative effects. And standardise education as far as possible, to minimise differences between schools. We aren't doing too badly in the Netherlands, but we could certainly do more." *

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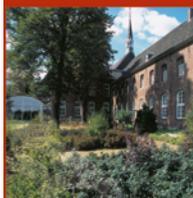
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Radboud Universiteit Nijmegen



CHEAP FRONT-

Nijmegen is a city of culture. But what if you're a penniless student? Does it mean you have to miss out on all the fun? Not at all. Here are six tips to help you get your fill of culture in the City on the Waal.

Text: Robin Oosthout



THE VALKHOF MUSEUM

Radboud University and the Valkhof Museum, which focuses on a younger public, have recently decided to expand their collaboration. As a student, you get to enjoy the fruits of this collaboration, and as of October, entrance to the museum is free with a student ID. The museum has a broad collection varying from archaeological findings to ancient and modern art. If you're interested in the history of Nijmegen, you should most definitely pay a visit to the green glass museum on the Kelfkensbos.



LUX FILM THEATRE

For a cheap alternative to the cinema, why not give LUX film theatre and cultural podium a try. As a student, it only costs € 7 to see all the latest films. The theatre also screens unknown international and art-house films, so there's even more choice! LUX also organises theatre and musical performances and debates for a small fee.



IMPROV AND COMEDY SHOWS

Good comedy or improv shows are often really expensive – even with a student ID. Luckily Nijmegen also offers a number of free alternatives! Cafés may organise free comedy or improv nights. For example, Café de Opera offers a monthly King's Comedy night, where local artists showcase their talents. And it's easy on your wallet too (if you've managed to resist the temptation to try every single craft beer that is!).



ROW SEATS



CULTURE ON CAMPUS

The name says it all: Culture on Campus brings various cultural events to Radboud University. Every week there are music, literature and art activities, from film nights to band competitions and photography exhibitions. All these events are organised by and for students, and this is reflected in the ticket price. Culture on Campus also organises the annual Stukafest festival, where artists perform in student rooms. If you want to do something cultural yourself, Culture on Campus also offers courses, for example in photography, writing or comedy. And if you've got a sports card, these courses are completely free of charge!



TICKETSWAP

Your favourite artist is giving a concert or you just have to go to that one party. The only problem is you can't afford the ticket. TicketSwap could be the solution. Via this site, people sell tickets for events they no longer want to go to or can't attend, often for less than the original price. That way you still get to go, without having to break the bank. Tip: the closer the date of the event, the keener people are to sell their tickets and the cheaper the tickets.



FREE FESTIVALS

Organising festivals is something of a Nijmegen specialty. And the festival calendar includes a number of free or low-cost events. Two free festivals are Radboud Rocks, the University's yearly festival, and The Big Draw, when artists draw on shop windows all over the city. For less than € 10, you can attend Oranjepop, an annual festival organised on King's Day, the Festival Der Kunsten, with artists and performers from the Bottendaal district, and GoShort, a festival devoted to short films. Other options for a night full of shows and performances at no cost include Tribute in Oost, a festival with rock cover bands, and the Theaterweekend at the Stadsschouwburg.



PHOTO: REIN WIERINGA



PHOTO: TOM HESSELS

POEM

Ik heb over vrouwenamen nagedacht.

De herfst is gekomen. Het grijs van het Erasmusgebouw begroet me elke ochtend. Ik negeer het geluid van de verbouwingen.

Tijdens college fantaseer ik over een Foucault-toren, hoog en statig kijkt hij uit op de ruïnes van de Thomas van Aquinostraat. Hij biedt overzicht.

Na college heb ik een Tinderdate. In de lift check ik mijn haar en lipstiek. Twee mannen stappen in, ze hebben het over resultaatgerichte wetenschap en stageplekken. Ik ben blij als ik buiten sta.

Mijn date neemt me mee naar het gangenstelsel onder de bètagebouwen. Een perfecte eerste date. Ik ben er nog nooit geweest, dus het is spannend. Ze zoent me in de tunnels, in het donker tussen de buizen en de spinnenwebben.

Ik neem afscheid van haar onder de Foucault-toren. De volgende dag is er een klimaatstaking, maar ik heb geen college om bij weg te blijven.

MELISSA KETELAAR IS THIS YEAR'S CAMPUS POET. SHE WILL PUBLISH A POEM FOR EVERY EDITION OF VOX.

AGENDA

MESSAGES FOR VOX CAMPUS CAN BE SENT TO: REDACTIE@VOX.RU.NL

GENERAL

17 OCTOBER, 10 a.m.: Anniversary celebration. This year Radboud University celebrates its 96th anniversary. To honour this occasion, the academic ceremony will be preceded by a mass. Location: Student Chaplaincy.

31 OCTOBER, 7 NOVEMBER AND 21 NOVEMBER: About to graduate? What's your next step? The transition from studying to paid work can be stressful. Take advantage of this opportunity to attend three workshops on labour market orientation. The workshops focus on the questions: Who am I? What am I good at? What do I want? Location: Student Chaplaincy.

3 NOVEMBER, 7 p.m.: Film Club 2. Come and join us for a movie night in the 'living room' of the Student Chaplaincy. Want to eat together first? Bring along a dish to share with everyone!

STAFF

29 OCTOBER, 6.30 and 8 p.m.: Barista Workshop. Are you a coffee lover and want to get the best out of your espresso machine? Or learn how to make that divine cappuccino with perfect latte art? In a small group, join us to explore the intricate art of being a barista. Location: FNWI Coffee Corner.

Radboud Reflects

www.ru.nl/radboudreflects

21 OCTOBER, 7.30 p.m.: Unaffordable Medicines. The price of medicines is rising fast. But why? And what should medicines actually cost? Business economist and healthcare manager Mark van Houdenhoven and apothecary and philosopher Wilma Göttgens discuss the importance of affordable medicines for a fair healthcare system. Location: Theaterzaal C.

23 OCTOBER, 7.30 p.m.: Humanity: Threatened with Extinction. It's not the panda or the elephant, but the human species itself that is in danger of becoming extinct. Yet we don't seem particularly worried about it. Isn't it a natural process for species, including mankind, to die out over time? Philosopher René ten Box and environmental expert Ingrid Visseren-Hamakers talk about the threats and challenges facing humanity today. Location: Lecture Hall Complex.

4 NOVEMBER, 8 p.m.: The Rise of Jordan Peterson. Jordan Peterson is a popular yet controversial thinker, known for his views on feminism and identity politics. What's the reason for his success? Psychologist Jan Derksen and philosopher Katrine Smiet try to answer this question. The discussion is preceded by the documentary Shut Him Down: The Rise of Jordan Peterson. Location: LUX.

COLOPHON

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31 OCTOBER, 8 p.m.: Hans Visser – Rembrandt & The Golden Century. In the Netherlands, 2019 marks the celebration of Rembrandt's immortality. Guitarist Hans Visser (Flairck) and Russian top-accordionist and singer Irena Filippova pay a musical tribute to Rembrandt and his era. Location: Cardo Theatre (Groesbeek).

5 NOVEMBER, 7.30 p.m.: Singing is good for your health! Whether you do it with others or alone in the shower, singing is good for your lungs, heart and mood. Join us for a wonderful evening of singing accompanied by a pianist. Location: Villa Oud Heyendaal.

CULTURE ON CAMPUS

23 OCTOBER, 7.30 p.m.: Movie Night: Coraline. Halloween is coming, time to get the creeps! Coraline finds a hidden door to the fantasy version of her own life. To remain in this fantasy world, she has to make a sacrifice. Join us for a movie night with hot chocolate and autumn-themed sweets. Location: Theaterzaal C.

31 OCTOBER, 7.30 p.m.: Movie Night: Donnie Darko. In this sci-fi thriller a teenager is haunted by visions of a man in a rabbit suit who manipulates him to commit crimes. Enjoy this authentic horror story with some delicious Halloween treats. Location: Theaterzaal C.

14 NOVEMBER: Exhibitions Opening Night. Throughout the year, Culture on Campus exhibits beautiful works of art at various locations on Campus. To mark the new art year, the exhibition committee is organising a festive opening and tour of the various exhibition locations. Location: Cultuurcafé.



Jordan Peterson

5 NOVEMBER, 7.30 p.m.: Does tidying up make you happy? A tidy house means a tidy mind claim cleaning gurus like Marie Kondo. But is this true? Philosopher Michel Dijkstra, author Marian Donner and sociologist Walter Weyns throw light on the link between tidying up and happiness. Location: Lecture Hall Complex.

18 NOVEMBER, 8 p.m.: Music Philosophy. Why does one song cause us to dance and another to cry? What do we feel when we listen to Radiohead, Bach, David Bowie or Miley Cyrus? Music philosopher Tomas Serrien analyses how we experience and appreciate music, with the help of some musical excerpts. Lecture and discussion with philosopher Maité Tjon A Hie. Location: Theaterzaal C.



We're looking for the greatest student house in Nijmegen!

Is your student house the coziest, craziest, scariest or dirtiest of all? And are you and your house mates up for getting followed by us this academic year?*

University magazine Vox is creating a series about daily life in student homes in Nijmegen.

Do you want to join?

Send an email to editor Mathijs Noij:
m.noij@vox.ru.nl

* Of course you have a say in what we do or do not publish. Not all house mates have to join if they don't want to.



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