

A photograph of two women in a professional setting. One woman is seated at a desk, looking at a laptop screen. The other woman is standing behind her, leaning over and pointing at the screen. The image is in a blue-tinted, semi-transparent style. The background of the slide is a solid red color with a white geometric shape on the left side.

High-level forum on individual learning accounts Online Conference

STAP: Dutch individual development budget

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01. Emergence of STAP

Why the tax deduction scheme is replaced by STAP

- Dutch view on adult learning: create a strong and positive learning culture.
- In the Netherlands, employers are the largest cost bearer of upskilling and reskilling employees.
- Multiannual action plan on life long learning: help and encourage people to take charge of their personal working life and career.
- Replacement of tax deduction scheme for workers by a individual learning budget.
- Tax deduction scheme is mainly used by high educated individuals and individuals with a high income. Thresholds are high:
 - Personal contribution depends on ones income.
 - Costs for education have to be paid in advance
 - It's a complex scheme.

02. Setup of the STAP-budget

- STAP is an individual learning budget which can be applied for to fund certain educational activities.
- Aim: contribute to sustainable employability of people on the labour market.
- Targeted to every adult (older than 18 and below pension age) that has a bond with the Dutch labour market.
- Approx. 200 to 300 thousand individuals can get a STAP-budget per annum.
- Amount of the subsidy: equal to the costs of the educational activity with a maximum of € 1.000 per annum.

03. Educational activities

Which educational activities can be funded with STAP

- Predetermined register of educational activities:
- Entry to the register is based on quality marks.
- Approx. 700 educational institutions and 20.000 educational activities will be included in the register.
- Both formal and non formal educational activities will be included.
- The register is easily expandable with new educational activities or institutions or with new quality marks.

04. Challenges

- In order to make STAP a success, thresholds must be low.
- Balance between low thresholds and a risk of fraud.
- Public knowledge about the STAP-budget.
- The creation and adaptation of the register with educational activities.
- Reaching more vulnerable groups that tend to underinvest in education and development.

05. Advantages of STAP

- Specific infrastructure of STAP allows the funds to be directed to benefit specific aims or target groups.
- No need for cumbersome administrative processes.
- Less budget needs to be reserved than with ILA's.
- Complementary to investments by employers and possibility of co-financing.



**Thank
you!**