PPI Belgia presents

Life in Belgium

A GUIDE OF KNOW-WHAT, KNOW-WHO, KNOW-HOW FOR LIVING IN BELGIUM

PPI BELGIA

Boulevard de la Woluwe 38
1200 Brussels, Belgium

CONTACT DETAILS

ppibelgia@gmail.com
www.belgia.ppi.id

PREPARED FOR

ALUMNI REUNION
of Indonesian Student Association in Belgium

DATE VALIDITY

21 November 2020
8:00pm GMT+

PPI BELGIA
Perhimpunan Pelajar Indonesia di Belgia

WHO ARE WE

PPI Belgia

Perhimpunan Pelajar Indonesia Belgia (abbreviated as PPI Belgia) is a student association organised by Indonesian students who are currently studying in Belgium. Its membership is open to any Indonesian who are currently undertaking either a short term or a long term study at one of Belgian schools/universities.

PPI BELGIA
ppibelgia@gmail.com
http://www.belgia.ppi.id/
www.facebook.com/groups/ppibelgia
www.instagram.com/ppibelgia

KBRI

The Embassy of the Republic of Indonesia in Brussels (Indonesian: Kedutaan Besar Republik Indonesia di Brussels) is the diplomatic mission of the Republic of Indonesia to the Kingdom of Belgium and is concurrently accredited to the Grand Duchy of Luxembourg. In addition, the ambassador serves as the Indonesian representative for the European Union.

EMBASSY OF THE REPUBLIC OF INDONESIA
Boulevard de la Woluwe 38
1200 Brussels, Belgium
T 02 775 01 20/02 779 09 15
kbri.brussel@skynet.be

Image source: www.belgia.ppi.id

INSTITUTIONS

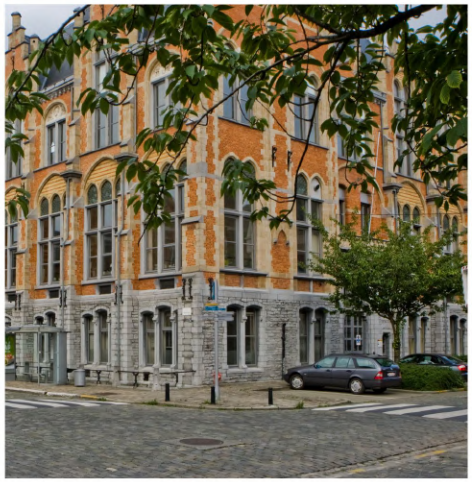
KU Leuven

Katholieke Universiteit Leuven is founded in 1425 and oldest university in the Low Countries. Currently, the university is ranked 45th in the Times Higher Education World Rankings (2020) and was named Europe's most innovative university four years in a row (2016, 2017, 2018, and 2019).

KU LEUVEN
Oude Markt 13/5005
3000 Leuven
T 016 32 40 10
www.kuleuven.be/english
www.facebook.com/KULeuven

Image source: wikipedia

Image source: wikipedia



UGhent

Universiteit Gent is a public research university located in Ghent, Belgium. It was established in 1817 by King William I of the Netherlands. Ghent University is a top 100 university and one of the major universities in Belgium. Eleven faculties offer more than 200 courses and conduct in-depth research within a wide range of scientific domains.

UGHENT
Sint-Pietersnieuwstraat 25
B-9000 Ghent
T 09 331 01 01
www.ugent.be/en

Image source: wikipedia

INSTITUTIONS

UHasselt

Hasselt University was officially established in 1971, as the Limburgs Universitair Centrum (LUC). In 2005, the university changed its name to Hasselt University. It is an innovation-oriented university which has a pronounced international orientation. It stands for excellence in education, top research in spearhead fields and active commitment to innovation and entrepreneurship.

CAMOUS HASSELT
Martelarenlaan 42
BE3500 Hasselt
T 00 32 11 26 81 11
info@uhasselt.be

Image source: wikipedia

Image source: wikipedia

ULiege

The University of Liège is a major public university of the French Community of Belgium based in Liège, Wallonia, Belgium. Its official language is French. As of 2020, ULiège is ranked in the 301–350 category worldwide according to Times Higher Education, 451st by QS World University Rankings, and between the 201th and 300th place by the Academic Ranking of World Universities.

ULIEGE
Place du 20-Août, 7
B- 4000 Liège, Belgique
T +32 4 366 21 11
www.uliege.be

INSTITUTIONS

VUB

The Vrije Universiteit Brussel (VUB) is a Dutch and English speaking research university located in Brussels, Belgium. The university is organised into 8 faculties that accomplish the three central missions of the university: education, research, and service to the community. The faculties cover a broad range of fields of knowledge including the natural sciences, classics, life sciences, social sciences, humanities, and engineering.

VUB
Pleinlaan 2
1050 Brussel
T 026 29.20.10
www.vub.be/en
info@vub.ac.be

UAntwerpen

The University of Antwerp is a young, dynamic and forward-thinking university located in the town of Antwerp. The university ranked 22nd in the Times Higher Education Ranking for Young Universities (2019) and 18th in the QS University Ranking Top 50 Under 50 (2020).

UANTWERPEN
Prinsstraat 13
2000 Antwerp
T 03 265 41 11
F 03 265 44 20
www.uantwerpen.be/en

Image source: wikipedia

HOW TO USE THIS GUIDE

General Information

This guide is written for all Indonesian studnets of the institutions of higher education in Belgium.
In the guide we distinguish two main target groups: students and staff.

Student = everybody with a student status at his/her institution.

Staff = everybody else, all variations in staff related statuses.

Some people have a double status, student as well as staff, e.g. certain doctoral students. If this applies to you, it means you can benefit from the information for both target groups. If you are not sure which status applies to you, you can check this at your institution.

The guide gives you a general outline of need-to-know and nice-to-know topics. For detailed information you will be referred to a website and you will be given contact information of a specific service that can assist you further.

This guide follows closely to Living in Leuven Booklet of 2019.

Fire 100

Ambulance 100

Police 101

Doctor after hours
1733

Pharmacist
0900 10 500
apotheek.be

European Emergency
112

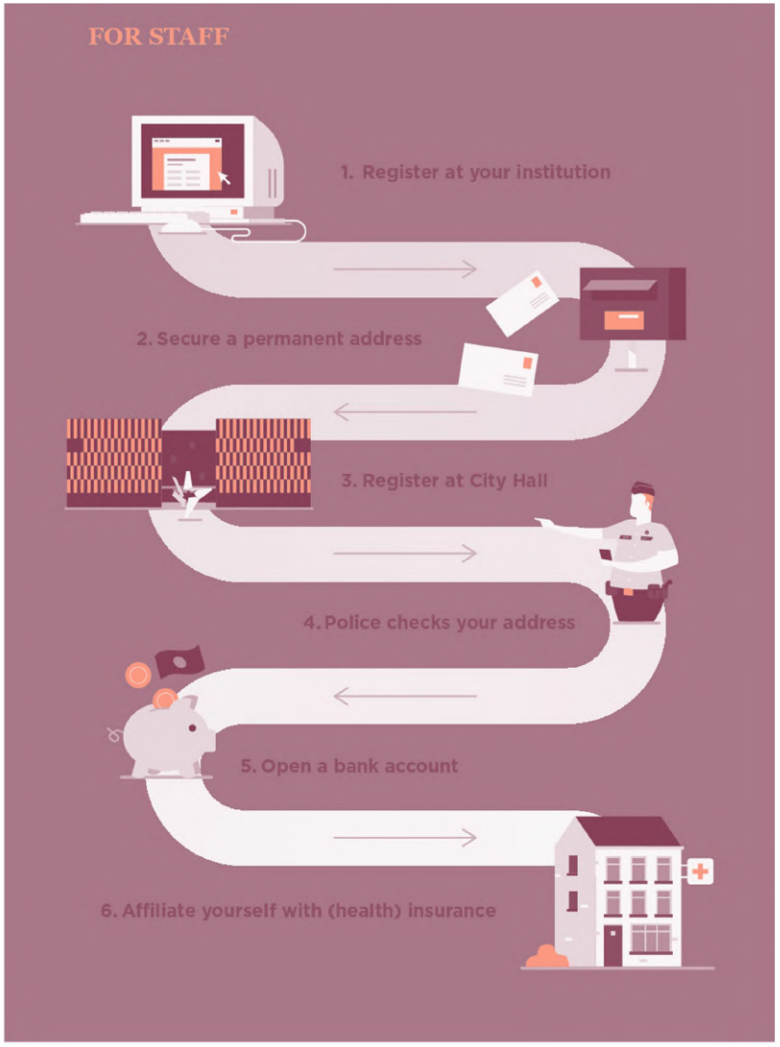
Card Stop
070 344 344

FIRST WEEK

You have arrived from Zaventem airport, ready to start a new exiting phase in your life. Now follow these steps to register at your university!

FIRST WEEK

Not exactly a student? It is easier! Just follow the steps below.



ACCOMMODATION

Housing Market

Are you a student or a staff member? Will you be staying in Belgium alone or with your family? Below, you can find more information on how to organise your search accordingly.

Kotwijs: Online Database

For those who live in Leuven, KU Leuven Housing Service provides an online database of housing in the city. It comprises a large offer of private rental accommodation for a full academic year and for a shorter period. Addresses listed in Kotwijs come from reliable landlords and the database is constantly updated. You can enter your requirements regarding type of a ccommodation, facilities, maximum rent, etc. After performing a search via Kotwijs, it is recommended that you view the rooms as quickly as possible.

www.kotwijs.be

Prices

Depending on your situation and the comfort level, prices of accommodation are: see table. These prices do not cover all the costs. Depending on the type of contract there might be supplementary expenses for heating, electricity, water, telecommunications.

Deposit

When you conclude a contract, the payment of a deposit is required.

For rooms: a deposit of one or two months' rent.

For studios and apartments: deposits generally amount to two months' rent.

PRICE PER MONTH	low	average	high
room	€ 250	€ 370	€ 550
room with en suite facilities	€ 350	€ 485	€ 650
double room (double occupancy)	€ 350	€ 500	€ 700
studio (1 person)	€ 365	€ 514	€ 700
appartement (1 person)	€ 700 - € 900		
house	€ 900 - € 1500		

*Prices are based on Leuven accommodation. For bigger cities, prices might vary.

INSURANCE

Health Insurance

All residents of Belgium, Belgian nationals or otherwise, are required by law to be covered by a health insurance policy. This is also in your own interest. Without insurance coverage, the costs of medical care can quickly spiral out of control. You have to arrange affiliation with health insurance on your own, this is not taken care of by your institution. In most cases, you will have to affiliate yourself with a public Belgian health insurance fund.

Some of the largest mutuelles in Belgium include:

Partena
Christelijke Mutualiteit (Dutch)
Socialistische Mutualiteit (Dutch)
Mutuelle Chretienne (French)
Mutualite Socialiste (French)

Image source: expatica

	Affiliation Fee	Legal Contribution
Student (not necessarily registered at City Hall)	Min. € 20/quarter	€ 63,12/quarter
No (steady) Belgian income & registered at City Hall	Min. € 20/quarter	Based on your worldwide taxable income, between € 0 - € 744,61/quarter
A steady Belgian income (=salary/scholarship subject to social security e.g. from KU Leuven) & registered at City Hall	Min. € 20/quarter	The legal contribution is automatically deducted from your gross salary or scholarship.
Income outside Belgium & registered at City Hall	Min. € 20/quarter	Based on your worldwide taxable income, between € 0 - € 724,67/quarter People with an income outside of Belgium should consider private insurance, since the cost of Belgian health insurance is proportional to the income and could be higher.

LIVING

Living Cost

Yearly study costs for students:

Tuition fee	Check the website of your institution.
Study materials (books, course materials, print costs, study related trips, costs for practica,...)	Average of €500 Depending on your programme, costs can be higher.
Computer/laptop	KU Leuven and LUCA Lemmens: Possibility to rent €125 (deposit) + € 170 (rent for one year) (cheapest model)

Housing costs

	Single (furnished room)	With partner (1 bedroom apartment, unfurnished)
Rent deposit (obligatory upon arrival)	€ 360 – € 720 (one or two months' rent)	€ 700 - € 1800 (one or two months' rent)
Room amenities: matrass bedding and linen	Min. € 60 (optional) Min. € 40	Min. € 100 Min. € 70 Purchase of furniture: see Spit p. 37
Monthly rent	€ 360 (utility cost included*)	€ 700 – € 900 (utility cost not included: € 90 – € 180)
Monthly Internet cost	included in rent	Min. € 50

*Utility costs: electricity, heating, water, internet, fire insurance, taxes, communal costs etc. Not included: insurance of your belongings (in case of fire, water damage etc.)

LIVING

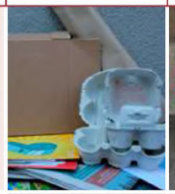
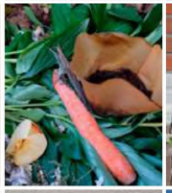
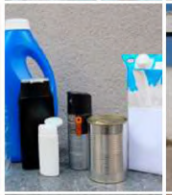
Yearly Living Costs

	Single	With partner
Health insurance (obligatory)	fee depending on your situation.	Dependent partners do not pay additional charge, if your partner has an income he/she will have to affiliate as well.
Third Party Liability insurance (highly recommended, obligatory for non-EEA students)	Students: € 10 (€ 5 for the subsequent academic years) Staff: rate of private insurance policy	Family members are covered as well.
Bicycle rent at Velo (optional)	Students: € 70 (deposit) + € 70 (rent for 1 year) Staff: € 70 (deposit) + € 105 (rent for 1 year)	€ 70 (deposit) + € 105 (rent for 1 year)
Buss Pass (optional)	Only for students: € 25 – € 30	Lijn Card for 10 trips: € 16 1 year Lijn Omnipas: € 314
Sports card (optional)	Students: € 23 Staff: € 40	100 €
With extra fitness card	Students: € 95 Staff KU Leuven: € 155 Staff Association: € 300	€ 300
Culture card (optional)	Only for students: € 20	NA

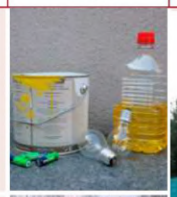
Monthly Living Costs

	Single	With partner
Monthly living costs (food, personal hygiene, clothing, health, phone and ICT, leisure)	Min. € 400	Min. € 650
Monthly rent	See above	See above

LIVING

Fraction	What	Bag/Container	Not Allowed!	Price*
PAPER AND CARDBOARD AT YOUR DOOR			Pizza delivery boxes Bread bags Paper with foil	Free
GLASS IN TOWN			Light bulbs Flat glass (e.g. broken window) ceramics	Free
ORGANIC WASTE =GFT AT YOUR DOOR			Bones (e.g. chicken) Clams Soil	€ 10 / 10 large bags € 5 / 10 small bags
PLASTIC BOTTLES, METAL PACKAGING AND DRINK CARTONS =PMD AT YOUR DOOR			All other plastics (see pink bag) Aluminum foil Cans/bottles that contain dangerous substances	€ 3 / 20 large bags
SOFT PLASTICS AT YOUR DOOR			All PMD	€ 2,50 / 10 large bags
REGULAR WASTE AT YOUR DOOR	All other household waste		All KGA = small dangerous waste	€ 22.50 / 10 large bags € 11.25 / 10 small bags

LIVING

Fraction	What	Bag/Container	Not Allowed!	Price*
SMALL DANGEROUS WASTE =KGA AT RECYCLING CENTRE				Free
LARGE DOMESTIC WASTE AT RECYCLING CENTRE			If you have furniture, electric appliances or textiles that are still functional/ in good condition, bring them to Spit, the collecting centre for reuse of household items. Free pick-up at your residence for large items is possible.	Fee depending on kind of waste and volume. Pick-up at your residence possible starting at € 25
TEXTILES IN TOWN				Free

Waste Management

In Belgium, waste needs to be sorted in a system with different fractions. The less you sort your fractions, the more expensive it will be. You can reduce your waste by buying products with less packaging, by using glass instead of plastic bottles etc. Every fraction has a specific pick-up day and needs to be put in front of the house or residence between 6:00 and 7:00 am on collection mornings. The waste collection calendar, provided by the local city hall, shows the different pick-up days. Wrongfully sorting or not respecting the pick-up days will be fined and can cost you up to € 250. Check the fractions and pick-up days on the waste calendar or use the recycle app. The official bags for waste collection can be bought in most supermarkets.

SHOPPING

Supermarkets and shops

Most supermarkets and shops are open every day except Sundays, usually from 9 or 10 a.m. until 6 or 8 p.m. Some shops will have a weekday closing. There are a few supermarkets that do open on Sundays. Bakeries are usually always open on Sundays and bank holidays.

€: Aldi, Colruyt, Lidl
€€: Carrefour, Delhaize, Match, Spar
€€€: Night Shops

Markets

The traditional local Belgian market is very popular among inhabitants as well as tourists. You can buy fresh products, such as meat, fish, fruit and vegetables, local delicacies as well as household items. The market will take place during the week (typically on Wednesdays) or in the weekend (Saturdays). There are also seasonal markets such as christmas market or fall carnival funfair that will take place in big cities all around Belgium.

Image source: https://wonderfulwanderings.com/shopping-in-leuven/

WORKING AS A STUDENT

Non-EEA Student

Do you want to earn some extra money or gain work experience while you are staying in Belgium? Before you can do so, you must comply with some specific regulations that may be different depending on your nationality.

You will need a valid residence permit. During the academic year, you are allowed to work a maximum of 20 hours per week. During official school holiday periods, there is no limit on how many hours you can work. Usually each university has a website of available student job.

Image source: wikipedia

Image source: wikipedia

Taxes and Tax Form

As a resident in Belgium, you will yearly receive a tax form in a brown envelope. The tax relates to the income of the previous year. You have to file the tax return, even if you have not earned any income in Belgium in that year. If you were employed (as staff or as a student employee), you need to get the '281.10' form from your employer to be able to fill in the tax form. If you are expecting a tax rebate next year when you will have left Belgium already, it is advisable to keep your Belgian bank account or give the Tax Office authorisation to transfer the rebate to a foreign account number.

TRANSPORTATION

Bicycle

Cycling is healthy, inexpensive and good for the environment. All main train stations in Belgium provide the service of bicycle rental (Blue-bike) to get from the train station to your destination and back. A card costs € 12 a year and a ride maximum € 3,15 per 24 hours.

www.blue-bike.be

Via Fietspunt located in 45 train stations in Flanders and Brussels, you can have your bicycle repaired on the spot according to the principle of 'getting home safely'. This means that Fietspunt takes care of essential repairs necessary to get home safely with your bicycle (brakes, lights).

www.fietsenwerk.be/nl/welkom-18.htm

Bike Theft

Bicycle theft is very common in Belgium. A good lock to secure your bicycle to a fixed object is very important. You can get your bicycle engraved with an ID number. This is no guarantee against theft, but it helps to prevent it. If your bicycle does get stolen, report the theft immediately. By reporting theft, you are supplying the police with the information they need to recover your bicycle and to locate you when they find your bicycle.

Buses

In Belgium there are three main bus companies:

· De Lijn in Flanders and to and from Brussels:

www.delijn.be

· MIVB in Brussels (also trams and subway):

www.mivb.be

· TEC in Wallonia and to and from Brussels:

www.infotec.be

There are many bus lines in Belgium which all pass by the train station. For information about timetables, bus lines and tickets You can find English information and links to specific timetables via each company's app and website.

A single ticket costs € 3, a 10-trip ticket costs € 16..

TRANSPORTATION

Train

Train tickets can be bought in the station at the ticket windows or at the ticket vending machines or online in advance. It is not allowed to board the train without a valid ticket. If you didn't get the chance to buy a ticket, you should alert the train conductor before you board the train and he/she will sell you a ticket on board with an extra cost of €7. For prices:

www.belgianrail.be/en/travel-tickets/passes-cards.aspx

If you are under 26 years old, you can travel with a Go Pass. With this pass you can take 10 oneway trips in second class (price March 2019: €53). You will get the best value for money if you travel between two stations that are far apart (e.g. Antwerp, Bruges, Ghent).

For people over 26, the Rail Pass uses the same principle, but is more expensive (price March 2019: €83).

Weekend Ticket
On Fridays after 7:00 p.m. and on weekends, you can travel with a Weekend Ticket: a return ticket at 50% discount of the normal rate

Image source: wikipedia

Taxis

There are taxi stands in front of the station and other big places.
Starting fee: € 2.40.
Price per kilometre: € 2.50.
At night, there is a small extra fee.

TRAVELLING ABROAD

Visa and Belgian ID

For travel outside Belgium for a short period, you need to check:

- Whether you need a visa for the country of destination.

- Whether your Belgian identity card/residence permit is still valid for your return-trip to Belgium, especially for trips outside the Schengen Area.

Non-EEA students and staff members with a valid Belgian residence permit are allowed to travel within the Schengen zone for a maximum of 90 days. They should always carry both their residence permit and their national passport/ID with them.

Means of Travel

Low-cost carrier such as Ryanair and Lauda provide tickets affordable for students. Be careful to check the luggage allowance!

There is also a collaboration between ESN and Ryanair for free cabin luggage.

https://www.laudamotion.com/la/en/

https://www.ryanair.com/be/fr

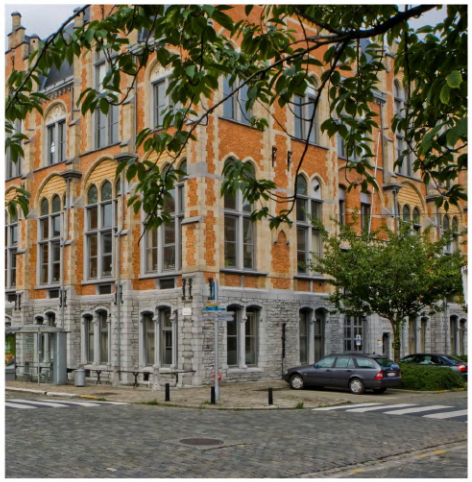
EDUCATIONAL SYSTEM

The Credit Accumulation System

The institutions of higher education organise their programmes according to a credit accumulation system. Most programmes are composed of various educational stages, but deliberations are only held at the end of a degree programme, allowing for more flexible pathways through the programmes. A number of measures are in place in order to monitor each student's study progress and in order to limit the total period of study. Each academic year, bachelor's students are able to choose which fail marks they don't want to retake (within certain limits). In (advanced) master's programmes, fail marks are generally not permitted: only if you obtain all the necessary credits or have at most one fail mark of 9/20 and your overall result is a distinction, you can pass the master's.

Image source: wikipedia

Image source: wikipedia



Exam Rules

Exams are graded on a 20 point scale, or – in specific cases – on a pass/fail scale. A student with a score of at least 10/20 (or a passing result) obtains a credit for that course. There are three examination periods:

- In January for course units or parts thereof taught in the first semester.

- In June for course units taught in the second semester and, in some cases, for course units taught in the first semester.

- In August to retake exams you did not pass in January or June. Retakes can only be done in August, which means there are only two exam attempts per subject per academic year.

HEALTHCARE SYSTEM

There are three different levels of health care service in Belgium: general practitioners (GPs), specialists and specialists at a local or an academic hospital.

General practitioners (GPs) and specialists

If you have a health related problem, it is best to see a general practitioner first, rather than going straight to the hospital. A GP can solve most medical problems. If the GP decides that you should consult a specialist, he/she will refer you to one who is best qualified to deal with your problem. You can usually reach a GP during office hours and in emergencies even at night. There are many advantages to consulting a GP first, before seeing a specialist. Also, for most specialists it is only possible to make an appointment after referral of a GP.

Hospital Services

If your condition is not immediately life threatening, you can save a considerable amount of money by consulting a GP first. Hospital emergency services are expensive and meant for life threatening situations.

In general, up to 75% of your medical expenses will be reimbursed by your health insurance company. When you subscribe to a Belgian health insurance , you will receive an information booklet and a number of stickers. If you don't have a Belgian ID, you should request an ISI+ card from your health insurance company. Take your ISI+ card and stickers with you every time you go to the pharmacy, visit a doctor, go to hospital or visit your health insurance company. Medical professions and pharmacists will use your ISI+ card to view the data on your health insurance.

Image source: https://www.thebulletin.be/

FAMILY

Birth and Marriages

You are required to inform the Registry Office at the City Hall of the birth of your baby within 15 days. Forms concerning insurance companies, birth premiums and state child allowances can be obtained from the Social Service in the university (for students) or the Human Resources Department (for staff members).

The municipal authorities in Belgium only recognise civil marriages, not religious marriages. If you plan to have both a civil and a religious marriage ceremony, the civil ceremony must take place first. You do not need to have both on the same day.
All information concerning marriage and the documents required, can be obtained at the City Hall.

Age	Type of school (English) – Type school (Dutch) – Niveau d'école (French)
2,5–6	Pre-primary School – Kleuterschool – Jardin d'enfants
6–12	Primary School – Basisschool – Ecole Primaire
12–18	Secondary School – Middelbare School – Ecole Moyenne
18–...	Higher Education – Hoger Onderwijs – Enseignement Supérieure • Academic Bachelor and Master at University • Professional Bachelor at University Colleges

Schools

Education in Belgium (from nursery to secondary school) is mainly organised in a public school system that consists of three types of education: state-organised schools (f.e. by the local government,the City Council or the Province), Catholic schools, and Method schools (Freinet, Steiner, etc.). All these schools get funding from the government and deliver equally high standards. Within this public system there are no tuition fees.
Children of international students and staff are welcome in this public school system. They can study either in Dutch or in French, depending on the language of the town or district in which the school is located.

SAFETY

Police

The police department is in charge of maintaining law and order. Police officers are there for your safety whenever you need them. You are encouraged to report incidents to the police, for example if your bicycle has been stolen, if you are involved in a traffic accident, etc. You can also alert one of the city guards in the street, you can recognise them by their purple jacket with the print 'gemeenschapswacht'.

You can contact the Police Headquarters 24/7, call 101 or 112.

Image source: https://www.brusselstimes.com/

Safety Tips

Take special care of your passport and travel documents and keep them in a safe place. Make sure to have a photocopy of all these documents.

· We strongly advise against carrying large amounts of cash with you. It is safer to pay electronically.

· When you go out or when you are in crowded places, look after your purse, mobile phone, coat and keys. Keep them in a tightly closed handbag, purse or inside pocket. Carry your handbag between arm and body and never on your back. Keep the bag securely closed, with the clasp on the inside.

· If you have a car, always lock the doors and don't leave any valuables inside.

How to prevent robbery?

· Lock all outside doors (with a key) and deadlock windows when you are not at home.

· Don't leave the front door open for friends who will arrive later.

· Take valuable goods with you when you leave for the weekend or put them away in a safe place.

· Keep an inventory of serial numbers of appliances, IMEI number of your cell phone and MAC code of your laptop. For that purpose you may use the registration card to be found on the website of the police.

SAFETY

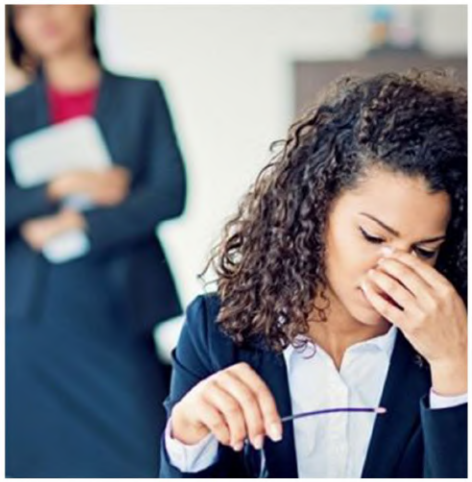
Harassment

If you become the victim of unwanted behavior (bullying, violence, sexual harassment) within your university community, you can turn to a designated staff member who will listen to you and assist you in the utmost confidentiality.

KU LEUVEN
· T 016 37 37 37
· grensoverschrijdendgedrag@kuleuven.be
· online form: admin.kuleuven.be/thema/gg/behaviour

UC LEUVEN-LIMBURG
· Students: Student Office on campus
www.ucll.be/international/student-services/student-support/personal-support

Image source: gettyimages



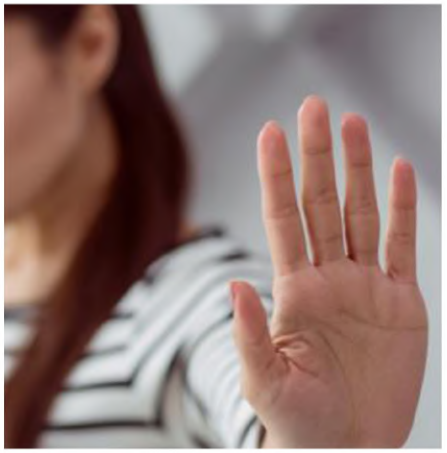


Image source: peopleslawschool.ca

Discrimination

Belgium has a coordinated network of anti-discrimination centres that work to prevent and remedy all forms of discrimination based on sexual preference, disability, age and ethnicity in housing, employment,education, and public services. Each city has its own local centre for public services.

BELGIUM FOR DUMMIES

Facts and Figures

Capital: Brussels
Largest city: Brussels
National day: 21 July
Official languages: Dutch
French
German
Religion: 62.8% Christianity
29.3% No religion
6.8% Islam
1.1% Other
Population: 11,492,641
Density 376/km2 (973.8/sq mi) (22nd)
Government: Federal parliamentary constitutional monarchy
Monarch: Philippe
Prime Minister: Alexander De Croo

Important Cities

Brussels

Flanders:
Antwerp
Gent
Brugge
Leuven
Mechelen

Wallonia:
Mons
Namur
Liege
Charleroi
Dinant

Image source: theculturetrip

BELGIUM FOR DUMMIES

Food

Belgian cuisine is widely varied with significant regional variations while also reflecting the cuisines of neighbouring France, Germany and the Netherlands. It is sometimes said that Belgian food is served in the quantity of German cuisine but with the quality of French food.

Outside the country, Belgium is best known for its chocolate, waffles, fries and beer.

Image source: wikipedia

Image source: wikipedia

Communities

Belgium is home to two main linguistic groups or communities: the Dutch-speaking Flemish Community, which constitutes about 60 percent of the population, and the French-speaking Community, which comprises about 40 percent of all Belgians. A small German-speaking Community, numbering around one percent, exists in the East Cantons.

The Brussels-Capital Region is officially bilingual (French and Dutch), although French is the dominant language.
Belgium's linguistic diversity and related political conflicts are reflected in its political history and complex system of governance, made up of six different governments.

PPI BELGIA

Perhimpunan Pelajar Indonesia Belgia (abbreviated as PPI Belgia) is a student association organised by Indonesian students who are currently studying in Belgium. The current committee of the association adopts a motto of “Belgian Anchor”.

As an anchor, PPI Belgia 2020-2021 wants to build a strong foundation as a student organization in Belgium. Collectively, the association hopes that the knowledge gained while studying in Belgium can become an anchor for life in facing challenges in the future.

Our Values

Connection

Growth

Engagement

Family