



**North Tec**  
TAI TOKERAU WĀNANGA

# Student Financial GUIDE







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## CONTACTS

NorthTec General Enquiries 0800 808 856

NorthTec Enrolments 0800 162 100

Student Navigators (Whangārei to Kaitaia) 0800 808 856

### Finance Queries & Information

Studylink 0800 88 99 00 or [www.studylink.govt.nz](http://www.studylink.govt.nz)

Work & Income 0800 559 009 or [www.workandincome.govt.nz](http://www.workandincome.govt.nz)

Inland Revenue Department 0800 377 778 or [www.ird.govt.nz](http://www.ird.govt.nz)

Whangārei Budgeting Services (09) 430 0177 or [www.whangareibudgeting.co.nz](http://www.whangareibudgeting.co.nz)

Whangārei Anglican Care Trust (09) 437 6397 or [www.whgcare.org.nz](http://www.whgcare.org.nz)

Bay of Islands Budgeting Services (09) 404 1582 or [www.boibs.co.nz](http://www.boibs.co.nz)

Mid North Budgeting Service Trust (09) 401 2216

Kaitaia Family Budgeting Service (09) 408 0026 or [www.familybudgeting.org.nz](http://www.familybudgeting.org.nz)

Kaipara Budgeting Service (09) 946 5440 or [www.kaiparabudgetingservice.wordpress.com](http://www.kaiparabudgetingservice.wordpress.com)

Student Navigators – [navigator@northtec.ac.nz](mailto:navigator@northtec.ac.nz)

# MANAGING YOUR MONEY

For quite a few people, being in control of their own finances can prove to be challenging so if you are serious about your studies, it's really important to manage your studies, time and money.

## Sample Weekly Budget - Guidelines only

(a single student over 24 with no children flatting with three others – Average rent per week \$405)

Weekly Income	Student Allowance	Student Loan
Student Loan Living Costs		\$230.00
Or Student Allowance Full Entitlement (after Tax)	\$300.00	
Accommodation Benefit	\$40.00	
<b>Total</b>	<b>\$340.00</b>	<b>\$230.00</b>

Weekly Expenses	Student Allowance	Student Loan
Rent – 1/3 of full rent	\$135.00	\$135.00
Power	\$20.00	\$20.00
Internet	\$7.00	\$7.00
Mobile Phone (Prepaid)	\$5.00	\$5.00
Food including Toiletries	\$80.00	\$80.00
Transport – Petrol	\$20.00	\$20.00
Contents Insurance	\$7.00	\$7.00
<b>Total</b>	<b>\$274.00</b>	<b>\$274.00</b>

The student allowance and/or living costs may not cover all your weekly expenses and these are just covering the basics.

There are ways to make up the difference that include:

- Claiming the Student Loan course-related costs of up to \$1,000
- Claiming the Student Loan Living Costs as a top-up if you are not entitled to a full student allowance
- Part-time and/or holiday work
- Having personal savings
- Family help
- Scholarships
- Board with a family member or friend
- Tertiary Bank account with overdraft facilities

For free budgeting advice and assistance, refer to the contacts at the back of this guide

Try using the budgeting tools at [www.sorted.org.nz](http://www.sorted.org.nz)

**Just remember, this budget is only an interim phase whilst you're studying - think of the bigger picture and the goal you want to achieve.**

# BUDGETING WORKSHEET

Use this worksheet to create your own budget

Weekly Income	
Student Allowance	\$
Student Loan – Living Costs	\$
Accommodation Benefit	\$
Wages (Part-Time)	\$
Family Tax Credits	\$
Other	\$
<b>Total</b>	<b>\$</b>

Weekly Expenses	
Rent	\$
Power	\$
Internet	\$
Mobile Phone	\$
Food including Toiletries	\$
Transport	\$
Contents Insurance	\$
Bank Fees	\$
Debt Repayments/Hire Purchases	\$
Other	\$
<b>Total</b>	<b>\$</b>

Totals	
Total Income	\$
Less Total Expenses	\$
Surplus/Deficit	\$

# BOARDING

Boarding with a friend or whānau member can reduce your expenses as most of the expenses are included in the board price i.e. power, internet and sometimes food.

## Sample Budget

(for a single student over 24 with no children boarding away from home)

Weekly Income	Student Allowance	Student Loan
Student Loan Living Costs		\$230.00
Student Allowance – up to	\$300.00	
<b>Total</b>	<b>\$300.00</b>	<b>\$230.00</b>

Weekly Expenses		
Board including power & internet	\$180.00	\$180.00
Food including Toiletries	\$80.00	\$80.00
Mobile	\$5.00	\$5.00
Transport – Petrol	\$20.00	\$20.00
<b>Total</b>	<b>\$285.00</b>	<b>\$285.00</b>

This budget shows a surplus of \$15.00 if you're on student allowance however shows a shortfall (deficit) of \$15.00 if you're on Student Loan Living Costs. The difference should be easier to cope with if the ways to make up the difference are used. (Refer page 2).



# RENTING/FLATTING

The cost of renting/flatting is dependent on the distance/location from campus, the number of people sharing and the quality of the property.

## Finding a flat

If you are from a regional or local area and want to flat, get to know your class mates. It may be they also want to move and flat in the same area, so it could be an opportunity for you to split the bond & rent in advance with them.

[www.realestate.co.nz/rental/all/northland/whangarei](http://www.realestate.co.nz/rental/all/northland/whangarei)  
[www.trademe.co.nz](http://www.trademe.co.nz)  
[www.i-rentals.co.nz](http://www.i-rentals.co.nz)  
[www.realestate.co.nz/rental/all/northland/far-north](http://www.realestate.co.nz/rental/all/northland/far-north)

Real Estate Agents may charge a letting fee so this additional expense will need to be considered

[www.whangarei.ljhooker.co.nz/renting](http://www.whangarei.ljhooker.co.nz/renting)  
[www.barfoot.co.nz/Branches/whangarei/Rentals](http://www.barfoot.co.nz/Branches/whangarei/Rentals)  
[www.whangareipropertymanagement.harcourts.co.nz/Property/Rentals](http://www.whangareipropertymanagement.harcourts.co.nz/Property/Rentals)  
[www.rwhangarei.co.nz/properties/for-rent](http://www.rwhangarei.co.nz/properties/for-rent)  
[www.harcourts.co.nz/Property/Rentals/All/Far-North-District](http://www.harcourts.co.nz/Property/Rentals/All/Far-North-District)  
[www.midnorth.co.nz/rentals/](http://www.midnorth.co.nz/rentals/)  
[www.farnorthcoastal.co.nz/](http://www.farnorthcoastal.co.nz/)  
[www.nz.open2view.com/rental](http://www.nz.open2view.com/rental)

Properties available for rent are often advertised in the classified sections of the local newspaper or check out some Facebook groups:

- WhangareiRenting/boarding/flatting
- Whangarei Apartments/flatmates/rooms/houses to rent buy sell NZ
- Northland-to rent/flatmates wanted/available
- HOUSERENTALS Whangarei

Some flats are advertised as unfurnished, an oven provided but no fridge, washing machine, beds or furniture. Furnished flats can be more expensive but will provide appliances and furnishings.

## Regional Students

For those who are travelling to Whangārei from the regions as part of their study, there is the option of staying overnight at the NorthTec Marae between Monday and Thursday nights. Students are required to supply their own bedding and food. For more information visit the NorthTec website or contact your programme leader. [www.northtec.ac.nz/locations/whangarei/marae](http://www.northtec.ac.nz/locations/whangarei/marae)

**The earlier you look for a new flat, the easier it may be to find a reasonably priced one.  
This may mean paying rent for a few weeks before your programme starts.**

## Lease Agreements

A fixed-term agreement means that both the landlord and tenants are locked into the term of the lease (usually 12 months). With periodic leases, anybody can end the contract at any time, but tenants have to give three weeks' notice (landlords have to give longer notice).

### **Read your contract carefully, as these may vary.**

Everyone who signs the lease agreement as a tenant is legally responsible for paying the rent and for ensuring damage does not occur to the property. It is recommended that ALL flatmates sign the lease agreement. If one person moves out and another person moves in, you can change the lease agreement by removing the old flatmate and adding the new one.

If you are the head tenant, and your flatmate(s) have not signed the lease, protect yourself by getting them to sign a flat-sharing agreement.

For detailed information on tenancy issues including all relevant forms to download, go to [www.tenancy.govt.nz](http://www.tenancy.govt.nz)

Also refer to the following website [www.consumer.org.nz/Landlords-Tenants](http://www.consumer.org.nz/Landlords-Tenants)

## Letting Fee

If you find a flat through a Real Estate agency, there is often a one-off letting fee equivalent to one weeks' rent plus GST. Ask the agency to let you know all the costs upfront.

## Bond

A landlord usually asks for 2 weeks rent in advance but can sometimes ask for more. The law requires the bond is lodged with Tenancy Services. You must complete a bond lodgement form, which is signed by you, ideally your flatmates, and the landlord or property management company.

If everyone in the flat has signed the lease agreement then everyone pays their own share of the bond directly to the Tenancy Services. This makes it easier when one person moves out. That person's name is removed from the lease and the new person is added. The person leaving completes the Bond Refund or Bond Transfer form and the Change of Tenant form.

If you decide to move into an existing flat and pay the bond to the person moving out, this can mean you have no guarantee of getting your bond back. In these cases, we strongly suggest you get a written receipt for the payment. If you pay it by direct bank transfer, identify it as a bond on the payment details in the particulars or reference fields. It's also a good idea to sign a flat-sharing agreement. Your name should not be added to the lease if you are not paying a bond directly to the landlord or Tenancy Services.

If you are the head tenant, and your flatmate(s) have not signed the lease, protect yourself by getting them to sign a flat-sharing agreement.

## Rent in Advance

Landlords are not permitted to ask for more than two weeks' rent in advance. Once this runs out, more rent is due.



## Flat Account

If you're flatting, you should think about how to set up a flat account so that the rent and bills get paid on time and everyone pays their share.

### Suggestions

- Set up a separate bank account that all flatmates pay into on a weekly basis. The rent gets paid to the landlord out of this account by Automatic Payment (AP) and the power and internet bills get paid by internet banking. Any other shared bills can be budgeted for and paid in the same manner.
- On a weekly basis, everybody puts in money for rent as well as power and internet.
- One of the bank account holders has to take responsibility for paying the power and internet bills on time, and checking that everyone is making their weekly payments. As soon as you receive a bill, prepay the bill so it will automatically come out on the due date and you don't have to worry about late payment.
- You could create an excel spreadsheet with each flatmates name and how much they have contributed for the week. This will keep track of payments made and bills paid.
- The Student Advisor – Finance at NorthTec can help you and your flatmates set up your flat budget and cash-flow. Make a booking to see her online at [www.northtec.libcal.com/appointments](http://www.northtec.libcal.com/appointments)

## Insurance

Contents insurance helps you to replace your belongings if they are stolen or damaged. You might have to pay only \$250 excess to replace your things, rather than \$2,500.

Shop around as there are many organisations offering Renter's Insurance and special deals if you are a student.

Contents Insurance may cover you for the following:

- somebody steals your laptop and your smartphone from your flat
- a lamp is accidentally knocked over and smashes a window
- the second hand washing machine has been leaking slowly and has done major damage to the floor below it (the tenant is liable)
- hot oil is accidentally spilt on the floor and melts the lino

All the above could cost you a load of money to replace/fix, however contents insurance may save you.

## Emergency Accommodation

There are times when you may find yourself with no place to stay. Below are organisations that may be able to assist.

Organisation	Phone Number	Website
Tai Tokerau Emergency Housing Charitable Trust	(09) 430 8098	<a href="http://www.emergencyhousing.org.nz">www.emergencyhousing.org.nz</a>
YWCA (SINGLES ONLY)	(09) 438 2926	<a href="http://www.whangarei.ywca.org.nz">www.whangarei.ywca.org.nz</a>
Otaika Accommodation Park	(09) 438 1459	
Bunkdown Lodge	(09) 438 8886	<a href="http://www.bunkdownlodge.co.nz">www.bunkdownlodge.co.nz</a>
Aspen Rooms	(021) 0233 3729	
Whangarei Falls Holiday Park	(09) 437 0609	<a href="http://www.whangareifalls.co.nz">www.whangareifalls.co.nz</a>
Happy Valley Lodge	(09) 438 1707	<a href="http://www.happyvalleylodge.co.nz">www.happyvalleylodge.co.nz</a>
Night Shelter – Te Whare Puawai O Whangarei (MEN ONLY)	(09) 438 5645	
Te Awhi Whanau Charitable Trust	(09) 430 2403	<a href="http://www.teawhiwhanaucharitabletrust.org">www.teawhiwhanaucharitabletrust.org</a>
He Korowai Trust Kaitaia	0800 KOROWAI	<a href="http://www.hkt.org.nz">www.hkt.org.nz</a>
Women's Refuge	Crisisline on 0800 REFUGE or 0800 733 843 111 in an emergency	<a href="http://www.womensrefuge.org.nz">www.womensrefuge.org.nz</a>
Housing New Zealand	0800 801 601	<a href="http://www.hnzc.co.nz">www.hnzc.co.nz</a>

# FOOD

Weekly food costs can vary from week to week. When looking at fresh fruit and vegetables, it is usually cheaper to buy what is in season.

Below is information collated by the Department of Human Nutrition, University of Otago

Estimated Weekly Family Food Costs – 2016

Auckland	Basic \$	Moderate \$	Liberal \$
Man	64	83	100
Woman	55	71	85
Teenage Boy	67	88	105
Teenage Girl	55	72	86
10yr old	47	61	74
5yr old	40	52	63
4yr old	31	40	48
1yr old	27	35	42

Basic	Moderate	Liberal
<b>Fruit</b>		
Apples, Bananas, Pears	Oranges, Canned Fruit, Nectarines, Peaches	Feijoas, Apricots, Fresh & Frozen Berries
<b>Vegetables</b>		
Carrots, Pumpkin, Cabbage, Onions	Mushrooms, Tomatoes, Cauliflower, Broccoli	Spinach, Avocado, Courgettes
<b>Meat &amp; Poultry</b>		
Chicken Pieces (drumsticks, frozen pieces), Sausages, Corned Silverside, Mince	Chicken Thighs, Ham, Pork Chops, Beef stewing cuts	Lamb Steaks, Salami, Porterhouse Steak, Rump Steak, Pork diced pieces, Chicken Breast
<b>Fish</b>		
Canned Fish, Whole Fish, Frozen crumbed fillets, Red Cod, Hoki, Monk, Trevally	Sole, Terakihi, Gurnard	Blue Cod, Salmon, Snapper
<b>Breakfast Cereals</b>		
Rolled Oats, Cornflakes, Rice Bubbles, Wheat Biscuits	Muesli, Extruded Cereals (E.g. Nutrigrain, Cheerios)	Bircher Muesli, Toasted Muesli with Fruit & Nuts
<b>Cheese</b>		
Cheddar – Tasty, Edam, Colby, Mild	Processed Cheese Slices, Cottage Cheese, Cream Cheese	Parmesan, Mozzarella, Specialty cheeses (E.g. brie, feta)
<b>Bread</b>		
Sliced packaged bread – Wholemeal, White	Sliced packaged multigrain varieties, Fruit bread, Bread rolls, Hamburger buns	Pita pockets, Wraps, Specialty breads (e.g. Focaccia, Ciabatta), Bagels

Budget your money wisely when it comes to food by using these suggestions:

- Visit the growers' markets as below to enjoy a selection of fresh food
- Make a menu for the week and create a shopping list based on the menu. Only buy what is on the list and steer clear of compulsive buying.
- Shopping at larger supermarkets or markets is cheaper than shopping at convenience stores.
- Eating on campus is expensive so bring lunch from home. There are microwaves in the student common room.
- Don't go shopping on an empty stomach – you will always end up buying more than you intended and usually it's unhealthy food containing fats and sugars
- Look for community gardens and see how you can link in.

## Growers Markets

- **Paihia Farmers' Market Village Green, Paihia**  
Every Thursday afternoon from 2pm till dusk. Buy fresh food, grown or produced within a defined local region, direct from the grower or producer.
- **Bay of Islands Farmers Market, Hobson Street Car Park, Kerikeri**  
Every Sunday morning from 8.30am - 12 noon. From weekly staples, to exotic treats and temptations, there's something for everyone. Soak up the sights and smells and enjoy the live music.
- **Whangarei Growers Market - New Zealand's first-ever farmers' market Water Street, Whangarei**  
Every Saturday morning between 6.30am - 10.30am. Fresh, high quality local produce, much of it organic, all locally grown and sold personally by the growers. Fruit, vegetables, plants and flowers plus honey, eggs, organic beef and oyster producers.
- **Paparoa Farmers' Market Village Green, Paparoa Village**  
Every second Saturday morning. Casual vendors also sell fruit and vegetables in season, goat's cheese, honey, flowers, organic garlic and garlic products.
- **Kaitaia Market, Matthews Ave**  
Every Saturday morning 7am – 12.30pm. Casual and regular vendors selling fresh in-season fruit and vegetables, preserves, baking, bread, hot food, organic products, flowers, coffee, garlic, olive oil and boutique sausages as well as bric a brac, vegetable and fruit plants and white elephant stalls.
- **Far North Market, St John's Ambulance carpark**  
Once a month. Fresh fruit and vegetables, local craft, flowers and food.



# TRANSPORT

Transport always proves to be difficult and can be a big part of your budget. Instead of using your car which can be costly to maintain, try a different type of transport.

## Local Bus

**City Link Whangarei** – Refer to [www.citylink.co.nz](http://www.citylink.co.nz)

**Mid North link** – Refer to [www.buslink.co.nz](http://www.buslink.co.nz)

**Hokianga Link** – Refer to [www.buslink.co.nz](http://www.buslink.co.nz)

**Busabout Kaitaia** – Refer to [www.buslink.co.nz](http://www.buslink.co.nz)

## Carpooling

A car can be convenient but they are costly to maintain and keep legal. Registration, Warrant of Fitness, maintenance and insurance often add up to more than \$1,000 per year.

Go to the website [www.carpoolworld.com](http://www.carpoolworld.com)

Simply click on the “Sign Up!” button to set up a personal account and enter details of your trip. Once you have created your account, you are free to search the site for other commuters who want to carpool.

You may search for those who live close to you, who have similar schedules, or who have similar driving preferences. If you are interested in carpooling with someone, simply click the provided link to send them an email, or call them if they provide a phone number. From there you are free to make arrangements that suit you both.

## Getting the most out of carpooling

There are some things you can do to make carpooling work for you:

- Decide who will drive (it can be one person or you can take turns), what route you'll take, where passengers will be picked up and dropped off, and if it's okay to make stops along the way (e.g. for coffee).
- Start carpooling a couple of days a week. Try it out to see if it works for you.
- Be punctual and decide how long you'll wait for late passengers. If the driver or passenger is going to be late, they should let the others know.
- Decide how you'll share petrol and parking costs.
- Establish some ground rules about whether or not smoking is allowed, if music can be played, and if food and drink can be consumed during the commute.
- Make sure you drive carefully, keep the car clean and in good repair and your insurance up to date.
- Ensure all carpool members have each other's home, work and mobile numbers in case of emergencies.
- Agree on an alternative travel plan, should the driver be unavailable.
- Give your carpool time to run smoothly. It usually takes a few weeks. But once established, you'll find carpooling really is the smarter alternative.

## Disclaimer

Participation in this carpool programme is your individual decision. This service is provided solely as a referral service for potential carpool partners. It does not assess the suitability of individuals participating in the carpool programme. Participants are solely responsible for determining whether and when it is appropriate to meet with or share personal information with potential carpool partners. It is the responsibility of participants to ensure they are insured to participate in a carpool.

**Register online to join the carpool matching service**  
**[www.carpoolworld.com](http://www.carpoolworld.com)**

# BANKING

Some banks charge more than others for bank fees.

Most bank fees are charged at the end of the month.

Examples of bank fees:

- Monthly base account fee
- Overdraft or account overdrawing unarranged fee
- Interest
- Transaction fees
- Telephone banking
- Teller assisted transactions
- Depositing or writing a cheque
- Using another bank ATM machine
- Loading/changing Automatic Payments or Direct Debits at the bank
- Dishonour fees.

It's easy to become caught up in bank fees without even realising it and how much it is costing.

Look into Tertiary Bank Accounts and see what they have to offer you as a student.

## Overdrafts

Most tertiary accounts offer an interest free, fees free overdraft facility. Overdrafts should not be used to enhance your social life. Ideally, they are for cash-flow issues; for example, your power bill is due the day before you get paid, or an emergency has come up. At times like these, using an overdraft can be helpful. It is not suitable for savings.

## Credit Cards

Credit cards are an expensive debt with interest rates on unpaid credit cards reaching up to 28.75%.

These should always be avoided.

## Debit Cards

A debit card can be handy and works like an EFTPOS card, but it can also be used anywhere that credit cards are accepted (e.g. online). Unlike a credit card, it uses only the money you already have in your bank account. Most banks offer debit cards with a fee of about \$10 per year.

## General Tips

Know your bank balance! If you don't have sufficient funds in your account, it will cost you. Many banks charge dishonour fees (\$15-\$20) and unarranged overdraft fees (\$15-\$20). Ask to have a 'hard limit' on your account otherwise you could accidentally go into overdraft without even realising it.

Many banks offer mobile text alerts and these could let you know when you're running low on money.

Download your banks app onto your smartphone so you can check your account balance.



A Student Allowance is a weekly payment that can help with your living expenses while you're studying. A Student Loan helps to pay for your course fees (the compulsory fees charged by your education provider), study materials (e.g. books, computer, travel) and living costs.

The student allowance and the student loan can be applied for in one application online through the Studylink website [www.studylink.govt.nz](http://www.studylink.govt.nz). You will need a RealMe login in order to apply for Studylink funding. If you already have a RealMe login but can't remember your username or password, please visit the RealMe website at [www.realme.govt.nz](http://www.realme.govt.nz) and follow the prompts below as quoted from the website.

**Do not create a new RealMe account unless you are asked to by Studylink or RealMe.**

## Forgotten username

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If you've forgotten your username, use the "forgot username" link on the RealMe login page.

You'll need to enter an email address associated with your username. Alternatively, you can click on "Get username by TXT instead" and enter a mobile number.

Click the "Get my username" button and we'll send you an email or TXT.

## Forgotten password

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If you've forgotten your password, use the "forgot password" link on the RealMe login page.

You'll need to enter your username and an email address associated with that username. Alternatively, you can click on "Reset password by TXT instead" and enter your username and associated mobile number.

Then click the "Next prove you're really you" button. You'll be asked for your Secret PIN (if you have one) or the answers to your security questions. Note: The answers to your security questions are case sensitive.

Once you have completed the security check, you will be emailed a one-use password you can use to log in. You will then be prompted to update the password to one of your own choosing.

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If you require any assistance with your application, please contact Studylink on 0800 88 99 00 or visit the website [www.studylink.govt.nz](http://www.studylink.govt.nz)

**Make sure you apply well before your course starts to avoid any overpayment from WINZ if you are transitioning from benefit to allowance.**

## Student Allowance

The allowance is a weekly payment made to you while you're in study. There are certain criteria that come with being granted student allowance.

Any student on a benefit must transition onto a student allowance UNLESS approval has been sought from WINZ to remain on benefit.

Below are some of the criteria:

- Available to any student aged up to 65 years
- Under 18 year olds must have passed NCEA Level 3 equivalent to 42 credits
- 18 – 24 year olds are subject to parental income regardless of living at home or not
- Entitlement is reduced from 200 weeks to 120 weeks for over 40 year olds
- Must have passed more than 50% of a previous course (unless sufficient evidence can be provided as to why you did not pass)
- Must be full-time or limited full-time
- Must be a New Zealand citizen, or meet residency requirements

## Student Loan (These figures are as at 01 April 2020)

A Student Loan is an interest free loan repayable to the IRD once earning over \$20,020 gross (before tax) – this includes any source of income i.e. student allowance, wages, interest, from 01 April 2020 to 31 March 2021.

3 Components of Student Loan and the criteria:

- Compulsory Course Fees
  - Minimum Requirement 0.25 EFTS (usually 2 papers/courses)
  - Eligible age up to 100 years old
- Course-Related Costs (\$1,000 maximum for a 52 week period)
  - Full-Time student
  - Eligible for those up to the age of 55 years old (age taken on day one of your study period)
- Living Costs (\$239.76 per week) usually paid to those who can't access student allowance
  - Full-time student
  - Eligible for those up to the age of 55 years old (age taken on day one of your study period)

## Getting Paid

Living Costs and/or student allowance are paid on a weekly basis with the first pay generally in the second week of the course (paid in arrears). The last payment is usually paid the week after the contract end of your course.

## Course-Related Costs

Course-Related costs should be used solely for your course as this forms part of the student loan and is repayable to the Inland Revenue Department. You should try and budget your course-related costs especially if you are in a full-year programme or are studying programmes from the 1st semester to the next i.e. \$500 semester one and \$500 semester two. Course -related costs are only paid in a 52 week period and not per programme. You can claim these costs through your MyStudylink account and only if you've applied for a Student Loan and had it approved. The money will then be direct credited into your bank account within 2 working days.

## Warning

Cancelling your Student Loan does not cancel your enrolment. You will still need to formally withdraw from your programme.

**If you are considering withdrawing from your programme, speak with your tutor, programme leader or Student Advisor first, as there may be ways they can assist so you don't have to withdraw.**

## Jobseeker Support Student Hardship

The Jobseeker Support Student Hardship (JSSH) benefit is available over a period where you will be having a break of more than 3 weeks. This could be in between semesters or over the Christmas period. You can apply for this the same time you apply for your next student allowance and loan. To be eligible, you must be a returning full-time student and have registered with either Student Job Search or Work and Income. If you aren't in receipt of a student allowance, you will have to show evidence of hardship i.e. paying rent over summer to keep your flat when you don't have any income or parental support to help you.

Student Job Search – [www.sjs.co.nz](http://www.sjs.co.nz) or call 0800 757 562

Work and Income - [www.workandincome.govt.nz](http://www.workandincome.govt.nz) or call 0800 559 009

# COMMUNITY SERVICES CARD

## Community Services Card

The Community Services Card can help you and your family with the costs of health care. You'll pay less on some health services and prescriptions simply by showing your card.

You may get the Community Services Card if you are:

- 16 years or over (not a dependent child)
- on a low to middle-income
- a New Zealand citizen or permanent resident
- normally live in New Zealand and intend to stay here
- have, or have applied for, refugee or protection status.

If you're 16-17, you may be able to get a card if you're studying full-time at a university or polytechnic.

You must be on a low to middle-income to get a Community Services card which includes student allowance. The current limit for a single person living with others is \$26,330 before tax and a single person living alone \$27,924 before tax.

Income limits

<b>You may be able to get a card if you're...</b>	<b>And your yearly income (before tax) is less than...</b>
Single - living with others	\$27,590
Single - living alone	\$29,280
Married, civil union or de facto couple - no children	\$43,784
Family of 2	\$53,480
Family of 3	\$65,829
Family of 4	\$75,945
Family of 5	\$85,882
Family of 6	\$96,819

For families of more than 6, the limit goes up another \$9,812 for each extra person.

You will need to complete the application form along with 3 documents as proof of identity and send it to Seniors Support Centre, Ministry of Social Development, P O Box 5054, Wellington. The application forms can be found at your local WINZ office, Te Ware Hauora (Raumanga) or see your student advisor.

If you cannot get the Community Services Card, you may be able to get some other type of help for your health costs. Ask your pharmacist about the Prescription Subsidy Card or your doctor about a High Use Health Card.



# FINANCIAL PROBLEMS

From time to time, life can throw us a 'curve ball' and your budget hasn't allowed for those incidental costs, what can you do ....?

## Extra Help from Studylink

### Special needs grants

Students may be eligible for the following:

- Food grants of up to \$200
- Dental grants of up to \$300 for urgent dental treatment
- Medical grants of up to \$300 for medical emergencies
- General emergency grants of up to \$500
- Assistance to transition into employment of up to \$300 towards job interview costs such as work clothes and travel for jobs that are a minimum of 30 hours per week

### Advances or Recoverable assistance

Advances for bond, overdue power bills, glasses, essential appliances, furniture or rent arrears are available. These need to be paid back.

Go to the Studylink website [www.studylink.govt.nz](http://www.studylink.govt.nz), contact them on 0800 88 99 00 or visit the Studylink Outreach officer situated in Work & Income, Walton Plaza, Walton St, Whangarei.

## NorthTec Hardship Fund

### Hardship

You can apply to this fund if an unexpected event has caused financial difficulties and is affecting your studies. There are criteria that need to be met and conditions that apply.

### **This is not a guaranteed grant.**

To be eligible, you need to:

- be a current enrolled student
- have attended your course for eight weeks or more
- have exhausted all other avenues of financial assistance – e.g. StudyLink, WINZ, savings, etc.
- completed the Student Hardship application form.

For help, ask the Navigator or Student Voice Team for more information.

# WORKING

## Finding Work

Careers New Zealand provides information on jobs, education, training and career-planning. Their web site also includes interactive tools and the option of live-chat with a Career Advisor for further advice [www.careers.govt.nz](http://www.careers.govt.nz)

If you need advice about NorthTec courses, or career pathways a Student Advisor may be able to help you. Please visit the Student Success web page to view the Student Advisors responsible for your campus, or to book an appointment online: [www.northtec.ac.nz/students/student-support/student-success-team](http://www.northtec.ac.nz/students/student-support/student-success-team)

## IRD Tax Codes

'M' tax code stands for 'Main' income. You can only have one income with an 'M' code and your student allowance will probably have this code by default.

'S' tax code stands for 'secondary' income. All other income besides your 'M' one will have an 'S' code.

'SL' tax code stands for 'Student Loan'. If you have a student loan you will always have to use 'SL' for all your income sources. This means you will have 12% deducted from your gross (before tax) income that will be paid directly to the Inland Revenue Department to pay off your student loan. Many students qualify for a repayment deduction exemption or quarterly special deduction rate so they are not making overpayments.

Creating a 'MyIR' account via the Inland Revenue's Department website ([www.ird.govt.nz](http://www.ird.govt.nz)) is highly recommended. This will give you access to your yearly earnings, your student loan balance and all tax types including Family Tax Credits and Child Support as well as being able to apply for the above exemptions mentioned.

**The minimum wage is \$18.90 per hour (as of 01 April 2020). If you are receiving a Student Allowance, you can work & earn up to \$224.58 per week (as of 01 April 2020) before tax, before your allowance starts to reduce.**

### Disclaimer:

While all reasonable efforts were made to ensure that the information is current and up-to-date, the information, at the time of printing, may be subject to change.

### Thanks to:

Victoria University  
Inland Revenue Website  
Work & Income Website  
Studylink Website  
NorthTec Student Portal  
Helpful NorthTec Staff  
Student Advisory Team





# North Tec

TAI TOKERAU WĀNANGA

[www.northtec.ac.nz](http://www.northtec.ac.nz)

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