



# Student Financial Guide

 **Te Pūkenga**

 **NorthTec**  
TAI TOKERAU WĀNANGA





**Note:** The information in this guide was correct at the time of printing and may be subject to change.

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# 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 \$620)

Weekly Income	Student Allowance	Student Loan
Student Loan Living Costs		\$281.96
Student Allowance Full Entitlement (after Tax)	\$319.74	
Accommodation Benefit	\$60.00	
<b>Total</b>	<b>\$379.74</b>	<b>\$281.96</b>

Weekly Expenses	Student Allowance	Student Loan
Rent – 1/3 of full rent (based on 3br home @\$620 p.w)	\$207.00	\$207.00
Power	\$40.00	\$40.00
Internet	\$7.00	\$7.00
Mobile Phone (Prepaid)	\$10.00	\$10.00
Food including Toiletries	\$100.00	\$100.00
Transport – Petrol	\$20.00	\$20.00
Contents Insurance	\$7.00	\$7.00
<b>Total</b>	<b>\$391.00</b>	<b>\$391.00</b>

This budget shows a weekly shortfall (deficit).

The student allowance and/or living costs may not cover all your weekly expenses and these are just the basics without including snacks/ lunches/coffees and entertainment.

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
- Part-time and/or holiday work
- Personal savings
- Family help
- Scholarships/Grants
- Board with a family member or friend instead of renting
- 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.**

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.



# 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	\$

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.



# 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		\$281.96
Student Allowance – up to	\$319.74	
<b>Total</b>	<b>\$319.74</b>	<b>\$281.96</b>

Weekly Expenses		
Board including power & internet	\$100.00	\$100.00
Food including Toiletries	\$100.00	\$100.00
Mobile	\$10.00	\$10.00
Transport – Petrol	\$20.00	\$20.00
Contents Insurance	\$7.00	\$7.00
<b>Total</b>	<b>\$237.00</b>	<b>\$237.00</b>

This budget shows a surplus if you're on student allowance or Student Loan Living Costs. The difference should be easier to cope with if the ways to make up the difference are used.

(Refer page 3).





# 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](http://www.realestate.co.nz)  
[www.trademe.co.nz](http://www.trademe.co.nz)  
[www.i-rentals.co.nz](http://www.i-rentals.co.nz)

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

[www.barfoot.co.nz](http://www.barfoot.co.nz)  
[www.rwwhangarei.co.nz](http://www.rwwhangarei.co.nz)  
[www.harcourts.net/nz](http://www.harcourts.net/nz)  
[www.midnorthrealestate.co.nz](http://www.midnorthrealestate.co.nz)  
[www.whangarei.ljhooker.co.nz](http://www.whangarei.ljhooker.co.nz)  
[www.rentalexerts.co.nz/](http://www.rentalexerts.co.nz/)  
[www.nz.open2view.com](http://www.nz.open2view.com)

There are also many Facebook groups including:

- Whangarei Apartments/Flatmates/Rooms/Houses For Rent/Buy/Sell in NZ
- Whangarei Renting/Boarding/Flatting

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.

**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.**



# Renting/Flatting

## 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.tenacy.govt.nz](http://www.tenacy.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.

You may be able to get some assistance from Studylink with bond and rent arrears.  
<https://www.studylink.govt.nz/in-study/urgent-costs/accommodation-help.html>

# Renting/Flatting

## 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 must 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.



# Renting/Flatting

## 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	
Whangarei Falls Holiday Park	(09) 437 0609	<a href="http://www.whangareifalls.co.nz">www.whangareifalls.co.nz</a>
Bunkdown Lodge	(09) 438 8886	
Happy Valley Lodge	(09) 438 1707	<a href="http://www.happyvalleylodge.co.nz">www.happyvalleylodge.co.nz</a>
He Korowai Trust Kaitaia	(09) 408 4844	<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>
Kainga Ora	0800 801 601	<a href="http://www.kaingaora.govt.nz">www.kaingaora.govt.nz</a>
155WhareAwhina	0800 120 926	<a href="http://155.org.nz/housing">155.org.nz/housing</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 – 2021

<b>Auckland</b>	<b>Basic \$</b>	<b>Moderate \$</b>	<b>Liberal \$</b>
Man	73	95	144
Woman	62	80	96
Teenage Boy	76	99	119
Teenage Girl	62	81	97
10yr old	52	68	82
5yr old	44	57	69
4yr old	34	44	53
1yr old	30	38	46
Family (two adults, child 10 and 4 Years)	221	287	344

<b>Basic</b>	<b>Moderate</b>	<b>Liberal</b>
<b>Fruit</b>		
Apples, Bananas, Pears	Oranges, Canned Fruit, Nectarines, Peaches	Feijoas, Apricots, Fresh & Frozen Berries, Strawberries
<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



# Food

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 12.30pm till 3.30pm. 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 Saturday morning. 9am - 12 noon. Casual vendors also sell fruit and vegetables in season, goat's cheese, honey, flowers, organic garlic and garlic products.
- **Kaitia 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.
- **The Old Packhouse Markets, Kerikeri**  
Every Saturday from 8am to 1.30pm and Sunday 9am - 1.00pm



# 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 \$1,500 per year.

## 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.

**See [nzta.govt.nz/walking-cycling-and-public-transport/travelling-for-business/reduce-costs-of-travel-to-work/carpooling/](http://nzta.govt.nz/walking-cycling-and-public-transport/travelling-for-business/reduce-costs-of-travel-to-work/carpooling/)**

### 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.



# 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.

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.

# Studylink

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.

**Never create another 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.**

# Studylink

## 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 2022)

A Student Loan is an interest free loan repayable to the IRD once earning over \$21,268 a year or (\$409 a week before tax) – this includes any source of income i.e. student allowance, wages, interest, from 01 April 2022 to 31 March 2023.

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 (\$281.96 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.

Alternatively, withdrawing from your programme will not cancel your student allowance. You will need to contact Studylink on 0800 88 99 00.

**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

# 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

Students may be eligible for the following:

- Food grants based on your current situation
- Dental treatment of up to \$300.00
- Glasses up to \$280.00
- Power, gas, water or heating bills of up to \$200.00
- Whiteware (eg, fridge, freezer, washing machine)
- Bond and rent arrears
- Car repairs of up to \$400.00 (doesn't include fuel, WOF, insurance, registration, servicing)

## NorthTec Hardship Fund Hardship

NorthTec is committed to supporting students to complete their studies especially during challenging times. Students experiencing **unexpected** financial hardship may be eligible for assistance

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 four weeks or more
- have exhausted all other avenues of financial assistance – e.g. StudyLink, WINZ, savings, etc.
- the cause of hardship is directly affecting attendance / participation in your course of study.
- Willing to be referred to a budgeter should you require further assistance.
- Willing to be referred to other external support services should your situation require this support.

For help, ask the Te Ara Poutama (Navigator) team or Student Voice Team for more information

# Working

## 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 \$21.20 per hour (as of 01 April 2022).**

**If you are receiving a Student Allowance, you can work & earn up to \$240.70 per week (as of 01 April 2022) before tax, before your allowance starts to reduce.**



# Medical Assistance

The Student Health Centre, Te Ware Hauora, based at Raumanga campus, is staffed by an experienced Registered Nurse who can offer a comprehensive range of professional and confidential health services for registered students. This is a FREE service and covers:

## General Health

- First aid
- General health advice
- Health screening
- Hearing and vision testing
- Lifestyle advice

Sick day advice (if you are feeling unwell, the nurse will give advice on how to look after yourself, assess if you should be sent home or assisted to see a doctor)

Smoking cessation support

## Sexual Health

- Cervical smears
- Contraceptive advice
- Emergency contraceptive pill
- Free condoms
- Pregnancy tests
- Safe sex advice
- STI checks

The student health centre also has a professional part-time counsellor who can assist with the following:

- Emotional Wellbeing
- Anxiety management
- Counselling/Coaching referrals
- Depression
- Place of safety
- Stress management

Email: [health@northtec.ac.nz](mailto:health@northtec.ac.nz)

Phone: 0800 808 856 ext. 3745

If you need a referral to a GP or other service, the nurse can support you to do this – no hassle.

For 24 hour health advice phone HEALTHLINE on 0800 611 116 or in an emergency call 111.

# Medical Assistance

## 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 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.

## 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

Far North Budgeting Management Inc (09) 408 0026 or [www.kaitaiacommunityhouse.co.nz](http://www.kaitaiacommunityhouse.co.nz)

Kaipara Budgeting Service (09) 439 8592

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

## Thanks to:

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



# Te Pūkenga



# NorthTec

TAI TOKERAU WĀNANGA

