

The Learning Connexion

Student loans and allowances FAQs for TLC students

StudyLink is the government department, which manages student loans and allowances for tertiary students in New Zealand. See StudyLink's website – www.studylink.govt.nz

Your Student Allowance or Student Loan Living Cost payments may not cover all your expenses. Check out the financial planning tool for students 'Get Sussed' which is available on the StudyLink website.

Here are a few tips from our experience of working with StudyLink:

Apply early

Get an application underway as soon as possible; you can change details or cancel later.

Persist

Follow up your application to make sure it's on track. Don't expect to be automatically contacted if there is an issue delaying your application.

Clarify

Take your time and get an explanation you understand. StudyLink has its own language and it's okay to ask what they mean.

Personalise & record

If you call in with a problem, get the name of the StudyLink operator and keep a record of the date and what they say. If you want to talk with a different operator, phone back a little later - a second perspective can be useful. Keep any correspondence you may have received.

Inform

Tell StudyLink early on about changes in your study and/or situation. There may be help available for your circumstances.

Documents

To speed up your application, always give StudyLink the exact supporting documents requested.

Student ID Number: Use your surname followed by your first initial. If your name is Bobby Green, your Student ID number would be 'greenb'. StudyLink will also want your study dates – contact us to confirm these details if you are unsure.

Get help

The Learning Connexion's student finance adviser has close links to StudyLink and Ministry of Social Development (MSD) and will assist you with problems associated with student allowance and loan applications.

Contact Sue Blumsky

Phone 0800 278 769 ext. 831

Email s.blumsky@tlc.ac.nz

StudyLink contact details

Free phone

0800 88 99 00 (Monday to Friday, 8am to 5pm)

Phone from overseas

+64 4 917 3107

Email

<http://faqs.studylink.govt.nz/app/ask>

Fax for free

0800 88 33 88

Evidence which is faxed to StudyLink can only be accepted if it has been verified and faxed from a StudyLink office or from an education provider. StudyLink can take two days to record the fax and a further five days to process it.

STUDYLINK PAYMENTS STOP over the official Christmas break.

If your enrolment period includes the official Christmas break, find out about StudyLink's Jobseeker Support Student Hardship payments.

Student Loan

A Student Loan can help you pay for your study. Taking out a Student Loan means signing a loan contract with the government. You will need to apply and sign a new loan contract for each year of your programme. The exception is Certificate Level 4 full-time, which is a six month programme.

A Student Loan may include:

Tuition fees for the full fees amount (this will be paid directly to The Learning Connexion Ltd.).

Course-related costs (Full-time students under 55 only): You may borrow up to \$1000 per 52 week period for art materials and tools, transport, etc.

Student Loan Living Costs: This is for those students who aren't eligible for a Student Allowance, but who need money to live on while studying. You must maintain a full-time workload to keep getting payments. StudyLink stops payment if you don't regularly submit sufficient evidence of meeting the minimum required workload each month throughout your programme.

Student Loan eligibility criteria

- **Citizenship or Residency**
To be eligible you must be a New Zealand citizen, a person born in the Cook Islands, Niue or Tokelau, an Australian citizen who has lived in New Zealand for at least three years, or a New Zealand Permanent Resident (holder of a residence permit who has lived in New Zealand for at least three years), or a New Zealand refugee (Immigration NZ refugee programme) - www.immigration.govt.nz
- **Performance requirement for Student Loan**
Once you have done over 1.6 EFTS (approx. 1½ years full-time) study you must pass at least half of all study done to remain eligible for a Student Loan. If you think you have a genuine reason (medical, social or psychological) to be exempt from the performance requirement, talk about your circumstances with StudyLink.
- **Part-time students are not eligible for the course-related costs part of the Student Loan. However, if there is a reason you can't study full-time, which is outside of your control, you may be eligible for Limited Full-time Status (full-time entitlements for part-time study). In this case you will also be eligible for course-related costs.**
- **People aged 55 years and over are only eligible for the compulsory fees component of the Student Loan (and Student Allowance if they meet the usual criteria).**
- **Life-time limit for loans**
There is now a life-time limit of 7 EFTS for Student Loans. This equates to approximately seven years of full-time study or up to 10 years for post-graduate study.

- You may not be eligible for a loan if you are \$500 or more in default of your Student Loan repayment obligation at the time of your application, and that at least some portion of that amount has been overdue for a year or more.

Tip: If you have an overdue repayment obligation, apply for hardship at IRD and ask them if they can include the outstanding amount with your Student Loan. If IRD allow this you will be eligible for another loan with StudyLink.

Repaying a Student Loan

Information about repaying your loan can be found here: <http://www.ird.govt.nz/studentloans/>

To give you a rough idea, a student earning over \$367 per week must repay their loan back at 12% per annum for any amount over that threshold.

Student Allowance

A Student Allowance is a weekly payment for full-time students to help with their living costs while they study. **Maintaining entitlement to StudyLink payments is like having a job.** StudyLink will stop payments at any time if a student doesn't regularly submit sufficient evidence of meeting the minimum required workload each month throughout their programme.

If you have concerns about keeping up with your weekly work requirements please talk to your mentor or Dane Divine, our Learning Support person, or Programme Support team, as there is assistance available to you if you don't leave it too long.

Student Allowance eligibility criteria

- You must study full-time to get the allowance. The only exception is if you are unable to study full-time due to health or genuine reasons outside of your control (in this case ask StudyLink about Limited Full-time Status).
- To be eligible you need to be either a New Zealand citizen, a person born in the Cook Islands, Niue or Tokelau, an Australian citizen who has lived in New Zealand for at least three years, or a New Zealand Permanent Resident (holder of a residence permit who has lived in New Zealand for at least three years), or a New Zealand refugee (Immigration New Zealand refugee programme).
- There is a performance requirement for the Student Allowance. You must have passed over half of all study to be eligible for a Student Allowance.

- Students whose parents earn over the threshold of approx. \$55,000 are not entitled to the Student Allowance, but may be entitled to borrow the 'living costs' part of the Student Loan.
- The Student Allowance is not available to students aged 65 and over as they are entitled to superannuation.
- There is a life-time limit for Student Allowance, which is 200 weeks for students under 40 years, dropping to 120 weeks for students aged 40 years and over. This equates to the number of weeks you will use to complete The Learning Connexion programmes:

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|-----------------------------|------------------------------|
| • Certificate (Level 4) | 21 weeks allowance |
| • Diploma (Levels 5, 6 & 7) | 45 weeks allowance per level |

Remember to count any 3 week break between levels if you get the allowance for that.

Don't count the Christmas break as you won't get an allowance for that.

Help with accommodation costs

Accommodation Benefit: This is a weekly payment that is paid as part of your Student Allowance. If you are eligible, this will be paid automatically along with your Student Allowance. You won't get it if you live in the parental home or have an agreement with a social housing provider.

Accommodation Supplement: This payment assists with accommodation costs if you don't qualify for an Accommodation Benefit. See the Extra Help section on the StudyLink website.

Dependent children

If you don't already get it, ask IRD if you are entitled to a Family Tax Credit. This is a payment for each dependent child aged 18 or younger.

How long does it take for StudyLink to process my application?

Apply early! StudyLink says it takes 3-4 weeks and up to 7-8 weeks if other information such as parental income is required.

When do I get paid?

Your first Student Allowance payment will go into your bank account on the second week of your programme and the last payment will be made the week after your programme finishes (i.e. one week stand down).

Does my Student Allowance continue during term breaks?

Payments continue during all TLC term breaks **except our Christmas break**. If you are receiving the Student Allowance/Accommodation Benefit or Loan Living Costs and your enrolment period includes the Christmas break (or you are re-enrolling into the next level in Term 1), apply to StudyLink for the Jobseeker Support Student Hardship (JSSH) to receive any payments during this time. (If you normally get an accommodation benefit, tick the Accommodation Supplement box as well).

Does my Student Allowance continue during the break when I am re-enrolling?

Yes, if you have completed your next StudyLink application and your new start date is three weeks or less after your end date.

Need part-time work to top up the allowance?

You can earn up to \$211.96 a week before tax without it affecting your Student Allowance. Student Job Search assists students in finding part-time, casual or one-off work opportunities.

Contact (0800) 757 562 or email student@sjs.co.nz

I'm on extension - can I get anything from StudyLink?

No. Unfortunately there is nothing available from StudyLink for TLC students who get an internal extension to finish their study. StudyLink advise people in this position to ask WINZ if you meet their criteria for a benefit.

How to apply for a Student Loan and/or Allowance

Internet application: Create a MyStudyLink account on the StudyLink website. Fill in the eligibility test and the StudyLink application form.

If you have not previously had a Student Loan, the loan contract will be mailed for you to sign and return to StudyLink, along with any supporting documents they requested. Otherwise you can accept your contract online.

You can now submit scanned copies of your verified documents to StudyLink online.

Go to www.connect.co.nz and create a Connect account using your RealMe login. Upload your verified documents and submit to StudyLink.

Snail Mail: Postage takes longer; apply early.

Phone 0800 88 99 00 and ask them to send you a paper application form. Complete all questions and mail or courier to StudyLink along with any supporting

documents they request. Sign the contract when they send it out to you and return it to StudyLink.

Enrolled to study full-time but can't study full-time?

Tell The Learning Connexion and StudyLink as soon as possible as there may be assistance for you.

If you are unable to study full-time due to health or genuine reasons outside of your control, but you need StudyLink payments, please ask StudyLink about Limited Full-time Status. Limited Full-time Status makes you eligible for full-time entitlements while studying part-time, but you must provide a letter from a medical professional confirming your condition, why it prevents you studying full-time and, if the condition is not permanent, how long it is likely to continue.

For WINZ clients interested in study

If you are thinking about studying while on a benefit and would like some advice, talk it over with TLC's advisor for student finances. You may be able to study while receiving WINZ support or you may need to transfer to StudyLink assistance depending on your circumstances.

Study while on Sole Parent Support or Supported Living

You may be able to stay on one of these types of assistance and study (usually part-time). This can be at the discretion of the WINZ officer you meet with so it's good to be prepared. Sue Blumsky at TLC can provide you with a letter of support for prospective or current students of TLC which you can read before your appointment, or take with you when you talk to WINZ about your intention to study.

Assistance with tuition fees

A Student Loan from StudyLink will cover tuition fees. See Student Loan information above for the eligibility criteria.

Possible assistance with study costs

WINZ: Enquire if you qualify for a Study Assistance Grant to help with study costs.

StudyLink: If you have an illness or other circumstances, which prevent you from studying full-time you may be eligible for StudyLink's Limited Full-time Status. If so, you would be eligible to borrow the course-related costs part of the Student Loan. Find out more about this on the StudyLink website, or ask us.

Help dealing with WINZ

If you want help to check, or access, your rights with Work and Income contact your local community's Benefits Advisory Service or Benefit Education Service. To get local contact information phone the Citizens Advice Bureau 0800 367 222.

Training Incentive Allowance

This is no longer applicable to TLC programmes.

Money Matters Booklet

Manage money and minimise worry

This can be found on The Learning Connexion website, 'Current Students' section or email s.blumsky@tlc.ac.nz

Steps to Sort Finances

Date	Action