

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 Cherie Vibert

Phone 0800 278 769 ext. 863

Email c.vibert@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.

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 continue to meet minimum programme requirements.

Student Loan eligibility criteria

To get a Student Loan, you need to be either a New Zealand citizen or an [ordinarily resident](#) in New Zealand and either:

- have been living in New Zealand for at least 3 years, and
- have held a residence class visa for 3 years, or
- be a refugee or protected person, or
- be sponsored into New Zealand by someone in your family who, at the time you were sponsored, was a refugee or protected person.
- 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, 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 get a Student Allowance, you need to be either: a New Zealand citizen or, [ordinarily resident](#) in New Zealand and either:
 - have been living in New Zealand for at least 3 years, and
 - have held a residence class visa for 3 years, or
 - be a refugee or protected person, or
 - be sponsored into New Zealand by someone in your family who, at the time you were sponsored, was a refugee or protected person.
- In most cases you have to be:
 - between 18-65
 - studying [full-time](#)

- However in some circumstances you'll be able to get it if you're:
 - [16-17](#) or
 - [studying part-time](#)
- 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.
- If you are under 24 and your parents earn over the threshold of approx. \$55,958.24 you may be entitled to the Student Allowance, but your payments will be reduced based on your parents income.
- 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:

Certificate Full time (Level 4)	20 weeks allowance
Certificate Full time (Level 4)	40 weeks allowance
Diploma & Advanced Full time (Levels 5, 6 & 7)	45 weeks allowance per level
Diploma Part time (Levels 5 & 6)	90 weeks allowance
Advanced Part time (Level 7)	45 weeks allowance per enrolment

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?

Yes.

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

Yes, if you have completed your next StudyLink application and your enrolment has been processed by TLC 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

