

# The Learning Connexion

## **Money Matters**

0800 278 769 | [tlc.ac.nz](http://tlc.ac.nz)

THE LEARNING  
CONNEXION  
*School of Creativity and Art*

Take the stress out of managing your money. Managing money is not easy for most people but it's important if you are serious about your studies. Taking the time, or finding support, to manage your money will help you cut down on stress and worry. We've compiled a number of resources that we hope you will find useful.

## Free Advice

### The Learning Connexion

The Learning Connexion can help you with problems associated with student allowance and loan applications. We can also help you to explore possibilities for financial assistance.

Sue Blumsky is available Mondays to Thursdays and if you need urgent assistance on a Friday ask for Cherie Vibert. Dane Divine in Learning Support can also assist you with urgent financial and budgeting issues.

Phone 0800 278 769 or email:  
s.blumsky@tlc.ac.nz  
c.vibert@tlc.ac.nz  
d.divine@tlc.ac.nz

### NZ Federation of Family Budgeting Services

If you are stressed about money and want some local help call 0508 283 438 or go to – [www.familybudgeting.org.nz](http://www.familybudgeting.org.nz)

### Benefit Education & Advocacy Services

If you need support in dealing with Work & Income, or for up-to-date information on your entitlements, contact the Citizens Advice Bureau to find a benefit information and advocacy service in your local community.

Call 0800 367 222 or go to – [www.cab.org.nz/Pages/home](http://www.cab.org.nz/Pages/home)

## Money Tools

Check out 'Sussed!', StudyLink's financial planning tool for students – [www.studylink.govt.nz/applicants/](http://www.studylink.govt.nz/applicants/)

Other online money tools include:

Sorted – [www.sorted.org.nz](http://www.sorted.org.nz)  
Heaps – [www.heaps.co.nz](http://www.heaps.co.nz)

## Emergency Financial Assistance (StudyLink)

**Special Needs Grants** (you don't usually have to pay this money back)

Students may be eligible for the following:

- Food grants of up to \$200
- Dental grants of up to \$300 for urgent dental treatment
- General emergency grants of up to \$500
- Medical grants of up to \$300 for medical emergencies

**Advances** (you must repay these in small weekly amounts)

Advances for the following may be available:

- bond
- overdue power bills
- glasses
- essential appliances
- furniture
- rent arrears

For applications and further information go to [www.studylink.govt.nz](http://www.studylink.govt.nz) or visit your local outreach office.

## Student Discounts

### Student Bank Accounts

Almost all the banks offer special 'tertiary student accounts' with no monthly account-maintenance fees and an interest-free overdraft (this is a better alternative to a credit card as it allows you to borrow up to a set amount without having to pay interest – [www.consumer.org.nz/articles/bank-fees](http://www.consumer.org.nz/articles/bank-fees)

### Community Services Card

The Community Services Card reduces doctors' fees, prescription charges and hospital costs and can save you a lot of money. Application forms are available from StudyLink Info line 0800 999 999.

### The Learning Connexion Student ID card

Wherever you shop ask if there is a discount for students. Worth a try! See our website for more details.

### International Student Identity Card

Use ISIC for student discounts in travel, food and entertainment; New Zealand-wide and globally – [www.isiccard.co.nz](http://www.isiccard.co.nz)

### Student Discounts on Computer Software

TLC students (part-time and full-time) qualify for the Microsoft and Adobe student discounts. You must provide a document on TLC letterhead with your name and current date (within the last 6 months) or a student ID card. Please ask us if you need a letter proving you are a current student.

Adobe – 0800-585-0774

Adobe offers special student pricing (up to 60% off) on all of their creative programmes – [www.adobe.com/creativecloud/buy/students.html](http://www.adobe.com/creativecloud/buy/students.html)  
Tell them what you want to purchase at the student price and they will tell you what to do.

Microsoft – email: [stuver@microsoft.com](mailto:stuver@microsoft.com)

Write in subject line: Student Email Verification;  
Attach proof of ID as above.

Write what you want to purchase at the student price and your contact details.

You will be contacted with instructions on what to do next.

## Scholarships and Grants

The Learning Connexion has several scholarships available.

For more information on internal and external scholarships, visit our website.

## Work

### Part-time Work

The minimum wage is \$13.75 per hour. If you are receiving the Student Allowance or Loan Living Costs you can work up to 15 hours on the minimum wage before you reach the maximum allowed earnings of \$208 per week before tax. Earn over that amount and your payments from StudyLink are reduced.

**Student Job Search** – 0800 757 562 (free from your mobile)

Run by and for students, SJS was created to help students earn some extra money. SJS is free to use for our students over the Christmas break; at other times you pay a small fee – [www.sjs.co.nz](http://www.sjs.co.nz)

## Work (Continued)

### Job Search Sites

Register with these sites for job notifications and email updates. This helps you keep a record of jobs you have applied for.

#### CareersNZ – 0800 222 733

A government entity providing careers support; it may help you plan how to make a living and how to find work –

[www.careers.govt.nz](http://www.careers.govt.nz)

#### TradeMe Jobs – [www.trademe.co.nz/jobs](http://www.trademe.co.nz/jobs)

#### Seek – [www.seek.co.nz](http://www.seek.co.nz)

### The Big Idea

A New Zealand online community of creative practitioners featuring news, projects, employment opportunities, voluntary opportunities and work experience –

[www.thebigidea.co.nz/work](http://www.thebigidea.co.nz/work)

## Sell Your Own Work

Thinking of making work to sell while you study? Do your market research and make sure it's worth the work. Talk to people who sell work successfully. Find opportunities at markets, fairs, regional art shows, shops, galleries, or search online.

Creative projects can add to your body of work and experience, so see your mentor, tutor or Learning Support to discuss if the project could be classed as independent study. They can also assist you to develop your project brief and plan.

## Cheap or Free Art Supplies

- Free Cycle – [www.freecycle.org](http://www.freecycle.org)
- The Waste Exchange – [www.nothrow.co.nz](http://www.nothrow.co.nz)
- [www.facebook.com/FreestuffNZ](http://www.facebook.com/FreestuffNZ)
- [www.resene.co.nz/paintwise.htm](http://www.resene.co.nz/paintwise.htm)
- TradeMe - arts, crafts supplies and equipment
- Scrap metal recyclers
- Second hand shops: old frames, blinds and miscellaneous
- Demolition waste shops
- Dump shops or recycling station at the dump
- Printer paper and card waste, matt board waste from picture framers
- Skips
- Beachcomb for flax, beach grass, logs, willow branches, rock and pumice
- End of rolls newsprint from the newspaper printers
- \$2 shops and the warehouse for cheap brushes & textural materials
- Emporiums for interesting materials
- Hardware shops: find cheap alternatives to materials from art supply shops
- Buy in bulk from wholesalers with other artists to share the cost
- Barter in time - [www.timebank.org.nz](http://www.timebank.org.nz)
- Trade your art for materials
- Look for super specials from online American art stores e.g. [www.cheapjoes.com](http://www.cheapjoes.com) or [www.dickblick.com](http://www.dickblick.com)

## Free Public Access Computers

Public libraries around the country have free online access and staff to help you find what you need.

Ask your local CAB if they know of any other free computer access near you.