2019
Financial Survival Guide
Kia ora ā-pūtea
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MANAGING YOUR MONEY

MANAGING MONEY IS NOT EASY FOR MANY PEOPLE. IF YOU ARE SERIOUS ABOUT YOUR STUDIES, IT’S IMPORTANT TO MANAGE YOUR COURSE CHOICES, YOUR STUDY TIME, AND YOUR MONEY.

This guide is designed to help future students plan for the costs of studying and to help current students manage money as well as possible.

Victoria University of Wellington’s student finance advisers meet with students who are in a range of situations and are here to help.
SAMPLE WEEKLY BUDGET
(This is for a student flatting with three or four others.)

<table>
<thead>
<tr>
<th>Weekly income</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Loan for living costs</td>
<td>$231.92</td>
</tr>
<tr>
<td>or Student Allowance</td>
<td></td>
</tr>
<tr>
<td>Full entitlement, net (under 24)</td>
<td>$230.12</td>
</tr>
<tr>
<td>Accommodation benefit</td>
<td>$60.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$231.92 or $290.12</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Weekly expenses</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent^</td>
<td>$200</td>
</tr>
<tr>
<td>Power</td>
<td>$20</td>
</tr>
<tr>
<td>Internet</td>
<td>$6</td>
</tr>
<tr>
<td>Mobile phone</td>
<td>$5</td>
</tr>
<tr>
<td>Groceries</td>
<td>$70</td>
</tr>
<tr>
<td>Toiletries</td>
<td>$6</td>
</tr>
<tr>
<td>Transport—bus pass*</td>
<td>$37</td>
</tr>
<tr>
<td>Contents/liability insurance</td>
<td>$7</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>$351</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Extras</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Snacks and lunches</td>
<td>$30</td>
</tr>
<tr>
<td>Entertainment</td>
<td>$30</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>$60</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$411</td>
</tr>
</tbody>
</table>

^ Rent rates vary depending on location and how many people share your flat. You can check market rent rates for different suburbs at www.tenancy.govt.nz/rent-bond-and-bills/market-rent

* Based on Metlink Wellington 30-day pass.

This budget has a weekly shortfall of $121–$179.

Over two trimesters (37 weeks), this could total $4,477–$6,623.

The Student Allowance and/or the Student Loan for living costs will not cover all your weekly expenses. Ways to make up the difference include:

- claiming the Student Loan course-related costs of $1,000
- accessing a tertiary account overdraft of $500 to $1,000
- having personal savings
- family help
- finding a part-time job.

SAMPLE ACADEMIC YEAR COSTS
In addition to your weekly expenses, there are other costs you may face during Trimesters 1 and 2.

<table>
<thead>
<tr>
<th>Academic year costs</th>
<th>$1,300</th>
</tr>
</thead>
<tbody>
<tr>
<td>Course-related costs: student notes/books/printing/personal electronics</td>
<td></td>
</tr>
<tr>
<td>Bond/flat set-up</td>
<td>$1,600</td>
</tr>
<tr>
<td>Trips home</td>
<td>$500</td>
</tr>
<tr>
<td>Clothing/haircuts</td>
<td>$500</td>
</tr>
<tr>
<td>Emergencies</td>
<td>$400</td>
</tr>
<tr>
<td>Sport/gym</td>
<td>$400</td>
</tr>
<tr>
<td>Birthdays</td>
<td>$200</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$4,900</td>
</tr>
</tbody>
</table>

You could make up the difference with:

- savings from summer
- family help
- reduced expenses
- scholarships
- part-time work. Note that the minimum wage is $16.50 per hour, 10 hours' work is $145.39 after tax (M code), 15 hours' work is $218.08 after tax (M code).

**Problem:** Despite using the Student Loan or getting the Allowance, your total shortfall for weekly living costs plus all other expenses could add up to more than $10,000 a year.

**Solution:** Plan ahead. Use the worksheet on page 19 or come and see the student finance advisers. We’ll work out a budget with you and discuss your options.

Victoria University’s student finance advisers are here to help.
LIVING AT HOME

Do you live at home and not have to pay board? We recommend that you don’t claim the living costs of the Student Loan. You’re lucky to have the option to keep your Student Loan debt low.

Think about your budget and how much you need to save over the summer and/or how much you need to earn from a regular part-time job to pay for your personal expenses. Most students could cover their expenses with about $7,000—that’s not too hard to earn from summer work plus a part-time job during the trimesters.

SAMPLE BUDGET

<table>
<thead>
<tr>
<th>Weekly</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Transport—bus pass*</td>
<td>$37</td>
</tr>
<tr>
<td>Snacks/drinks</td>
<td>$30</td>
</tr>
<tr>
<td>Entertainment</td>
<td>$45</td>
</tr>
<tr>
<td>Mobile phone</td>
<td>$5</td>
</tr>
<tr>
<td>Total</td>
<td>$117</td>
</tr>
<tr>
<td>Total x 37 weeks</td>
<td>$4,329</td>
</tr>
</tbody>
</table>

Extras (during two trimesters)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Clothing/haircuts</td>
<td>$500</td>
</tr>
<tr>
<td>Books/stationery/personal electronics</td>
<td>$1,300</td>
</tr>
<tr>
<td>Sports/gym membership</td>
<td>$400</td>
</tr>
<tr>
<td>Birthdays</td>
<td>$200</td>
</tr>
<tr>
<td>Total</td>
<td>$2,400</td>
</tr>
</tbody>
</table>

Grand total                   $6,729

* Based on Metlink Wellington 30-day pass.

LIVING IN THE HALLS

Living in a hall of residence can be more expensive than living in a flat, but not always. Some of the financial advantages to living in the halls are:

- There are no transport costs—halls are generally within walking distance from campus.
- The contracts correspond to the academic year, unlike flatting (where you might be committed to paying rent for 12 months, even if you will be in Wellington only between March and November).
- In many cases, electricity/internet/food are included in the room rate, so there are not as many costs to keep track of.
- You won’t get stuck paying extra because of irresponsible flatmates.

Despite this, living in the halls has its own financial challenges. The money StudyLink provides is not enough to cover the hall costs and is paid weekly, while the hall fees are paid in four advance instalments.

SAMPLE PAYMENT SCHEDULE 2019

Single catered room

<table>
<thead>
<tr>
<th>Payment due date</th>
<th>Amount to pay*</th>
<th>Maximum help from Student Loan for living costs</th>
<th>Maximum help from Student Allowance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fees and deposit</td>
<td>Late October 2018</td>
<td>$620^</td>
<td>Nil</td>
</tr>
<tr>
<td>1st instalment</td>
<td>7 February 2019</td>
<td>$3,920</td>
<td>Nil</td>
</tr>
<tr>
<td>2nd instalment</td>
<td>10 April 2019</td>
<td>$3,528</td>
<td>$1,159.60</td>
</tr>
<tr>
<td>3rd instalment</td>
<td>5 June 2019</td>
<td>$3,528</td>
<td>$1,855.36</td>
</tr>
<tr>
<td>4th instalment</td>
<td>14 August 2019</td>
<td>$3,528</td>
<td>$2,319.20</td>
</tr>
<tr>
<td>Total received from StudyLink after final instalment</td>
<td>$3,014.96</td>
<td>$3,771.56</td>
<td></td>
</tr>
</tbody>
</table>

Total payments | $15,124^ | $8,349.12 | $10,444.32 |

* Fees may vary.

^ This figure is approximate and varies depending on which hall you choose.

In a typical case like this, you will need to have between $4,100 and $6,500 for the year from another source. Parents? Savings? Scholarship? Work? You also have to budget for personal toiletries, laundry, mobile phone top-ups, and entertainment—$70 per week on average, and a total of $2,590 over 37 weeks.

The student finance advisers are happy to discuss a financial plan with you.

Don’t use debt for lifestyle. Earn it before you spend it.
FLATTING

THE COST OF LIVING IN A FLAT CAN VARY, DEPENDING ON ITS DISTANCE FROM THE CITY CENTRE, THE NUMBER OF PEOPLE SHARING, AND THE SIZE AND QUALITY OF THE ROOMS. CHEAP FLATS ARE OFTEN VERY COLD IN WINTER.

Some useful resources for flatting are:

- the Tenancy Services’ official forms and great guide, Flatting 101
  www.tenancy.govt.nz
- Victoria Accommodation
  www.victoria.ac.nz/accommodation
- the Sorted website, which has detailed information about the financial side of flatting
  www.sorted.org.nz/guides/going-flatting
- the flatting guide available on the Victoria University of Wellington Students’ Association (VUWSA) website, to help you know your rights when going flatting
  www.vuwsa.org.nz/flatting-guide

FINDING A FLAT

You can find a group of people you would like to live with and then go looking for a flat that will suit your group, or you can look for an existing flat that has a room available.

Popular ways to find flats include:

- Victoria Accommodation’s online Accommodation Finder
  www.victoria.ac.nz/private-accommodation
- Trade Me (online auction site)
  www.trademe.co.nz/property
  www.trademe.co.nz/flatmates-wanted
- friends and connections.

Some flats are advertised as unfurnished; an oven is provided but no fridge, washing machine, dishes, beds, or furniture. Furnished flats are usually more expensive but will provide these appliances and furnishings.

LEASE AGREEMENTS

A fixed-term lease agreement means that both the landlord and tenants have committed to 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). 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. We recommend 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 the relevant forms to download, go to www.tenancy.govt.nz
The earlier you look for a new flat, the easier it is to find a reasonably priced one. This may mean paying rent for a few weeks before your course starts.

**BOND**

A landlord can ask for up to four weeks’ rent as bond, but two weeks’ rent is standard. The law requires that the bond be lodged with Tenancy Services. You must complete a bond lodgement form, which is signed by you and the landlord or property management company. Ideally, everyone in the flat signs the lease agreement and everyone lodges their own share of the bond directly with 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. Students often move into an existing flat and pay the bond to the person moving out, which means you have no guarantee of getting your bond back. In these cases, we strongly recommend that 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. 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 the bond directly to the landlord or Tenancy Services.

**ADVANCE RENT**

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

**TOTAL COST OF MOVING IN**

This is based on weekly rent of $200:

- **Conservative**: $800—two weeks’ bond and two weeks’ advance rent.
- **Mid-range**: $1,000—three weeks’ bond and two weeks’ advance rent.
- **High**: $1,200—four weeks’ bond and two weeks’ advance rent.

Add shifting costs and furnishings (bed, desk, drawers, kitchen things). The set-up costs will vary greatly, depending on how much you already have. If you need to buy most items and are happy to get second-hand goods, $500–$1,000 will get you the basics.

**BILLS**

**General**

Most bills are charged at the end of a month’s usage. Some (especially appliance rental) are charged weekly or fortnightly.

Some flats put one person in charge of each bill, and that person collects the money from other flatmates at the end of the month. Other flats pay the bills from the flat account (see page 8). Some utilities may require a deposit (especially for electricity). Often it can be waived if you arrange to have the payment direct debited from your bank account.

Some services may have minimum contract periods (e.g., 12 months). If you might use the service for a shorter period, find out what would be involved in breaking the contract. You don’t have to pay for water or local property taxes—the landlord pays those from the rent.

**Electricity/gas**

Make sure that the power meter is read on a regular basis. Many properties have smart meters that make readings automatically. With older meters, it is normal for somebody to come to read the meter every month or two. Sometimes, if there hasn’t been a reading for many months, people are surprised by a large bill.

Check out Powerswitch (www.powerswitch.org.nz), which compares different electricity and gas plans.

You can prepay your electricity with Powershop (www.powershop.co.nz), which means you won’t get caught with a bill you can’t afford.

Not only is it annoying to get your power disconnected because of unpaid bills, it can also be expensive—for example, you may have to pay an $80 disconnection fee plus an $80 reconnection fee.

The biggest use of power is water heating. To keep the bill low, keep showers short and use cold water for washing clothes. Check out Energywise (www.energywise.govt.nz) for additional tips to save money on your electricity bill.

**Phone and internet**

Some broadband services require you to have a landline (telephone) connection as well.

Some may charge connection fees or charge for a modem. In other cases, they are free.

If you are going to make international phone calls, compare the rates offered by telephone companies, calling cards, and services such as Skype or Viber. You might save yourself a lot of money.

With mobile phones, prepay is generally cheaper and safer than signing up for a contract. If you use a post-paid mobile phone contract, make sure to get a usage cap to stop you from getting a very large bill.

Wellington city has free Wi-Fi access in the most central parts of town, and the University has free Wi-Fi access for students at all campuses.
FLAT ACCOUNT

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

Our recommendations

■ Set up a separate account that all flatmates pay into on a weekly basis. The rent gets paid to the landlord out of this account by automatic payment, and the power and internet bills get paid by internet banking. Any other shared bills, such as TV, can be budgeted for and paid the same way.

■ Many banks will let you set up a new online-only account free of charge. It is a good idea to set one up under the names of several flatmates and make it so cash withdrawals require at least two signatures (for safety’s sake).

■ On a weekly basis, everybody puts in money for rent as well as power and internet accounts. For example, everybody puts in $30 for expenses on top of their share of the rent.

■ One of the account holders has to take responsibility for paying the power and internet bills on time and checking that everyone is making their weekly payments.

■ Put the flat account bank statement on the fridge door or email it to everyone.

Why our recommendations work

■ When everyone pays their share of the rent into one account, you can check that everyone is making their rent payment. Landlords don’t always check their accounts promptly, and you could find out weeks later that not everyone has paid their share. This can become a problem for the whole flat.

■ It can be hard to find $50 or $60 from one week’s income to put towards bills, and it’s no fun chasing flatmates to do the same.

■ When everyone pays their share of power and internet on a weekly basis, it’s less of a problem if someone moves out unexpectedly. You won’t be left out of pocket.

INSURANCE

Contents insurance helps to replace your belongings if they are stolen or damaged. You might have to pay only $100 excess to replace your things, rather than $2,500. An excess is the amount you must pay when you make an insurance claim. Your insurer pays the amount of the claim that is over the excess. The amount of the standard excess varies according to the type of insurance. For example, a car policy might have a standard excess of $250, and a contents policy might have a standard excess of $100.

Liability insurance usually comes with contents insurance. This pays for damage you accidentally do to other people’s property. If your name is on the lease agreement for a flat, you could be held responsible for any damage done to the property, even if it’s not your fault. Liability insurance could save you from owing thousands if something goes wrong.

Example package: $28 per month to cover up to $10,000 of possessions, plus full liability cover.

Shop around. Get quotes from your bank and from insurance companies.

What will you do if:

■ your laptop, your smartphone, and your guitar are stolen from your flat? Can you live without them? If not, can you afford to replace them?

■ the vacuum cleaner cord knocks over a lamp and a large window is broken and it will cost $1,100 to replace?

■ the flat washing machine has been slowly leaking and has done major damage to the floor below it, which will cost $18,000 to fix?

■ you accidentally spill hot oil, which melts the lino floor covering, and it will cost $1,500 to fix?

■ an electrical fault starts a fire in your room? It may be put out quickly—but fire, smoke, and water may damage almost everything you have.

Your insurance can provide cover only for your belongings and damage for which you are liable. It will not cover your flatmates, and your flatmates’ insurance will not cover you.

The student finance advisers can help you and your flatmates set up your flat budget, discuss the flat account, and give you practical advice on a range of issues.
Weekly food costs can vary. Below are some typical examples.

**$40 per week:** All meals prepared at home, only the cheapest ingredients (little, if any, meat) from the cheapest supermarkets and shopping at the fruit and vegetable markets.

**$80 per week:** Most meals prepared at home, ingredients from an inner-city supermarket, varied diet.

**$150 per week:** Many meals prepared at home. Some shopping from supermarkets, some from local convenience stores, six meals per week from cafés or takeaways.

**$250 per week:** No cooking, all meals bought.

Use your money wisely by following these recommendations:

- You can get fruit and vegetables at excellent prices at the weekend markets. The Saturday markets are in Newtown (7 am–2 pm) and the Cathedral of St Paul in Thorndon (8.30 am–12.30 pm). The two Sunday markets (7 am–noon) are held at the corner of Willis and Vivian Streets and at Waitangi Park, next to Te Papa. There is also a market in the Tim Beaglehole Courtyard at the Kelburn campus. This market runs every Wednesday from 10 am until 6 pm during Trimesters 1 and 2.

- Shop wisely: buy what's on special and stick to the essentials.

- Buy enough at the supermarket to cover your basic needs. A list of what you need is helpful.

- Shopping at supermarkets or markets is cheaper than shopping at convenience stores.

- Eating on campus is expensive. You can save money by bringing lunch from home. There are microwaves available in the Student Union building: in the Bubble on Level 2 and in the VUWSA office on Level 4. There are also two microwaves outside Louis' Kiosk, Level 1, outside Kelburn Library.

**FRUIT AND VEGETABLE CO-OP**

Victoria University’s fruit and vegetable co-op supplies healthy produce at affordable prices each week. It was launched in March 2017 and is a non-profit social enterprise. For $12 (paid in advance) you will receive one bag of fruit and one of vegetables, comprising six to eight varieties. These bags of fresh, seasonal food represent great value. You can order as many bags each week as you need. Go to the website for further details and information on how to order.

[www.victoria.ac.nz/fruit-and-vege](http://www.victoria.ac.nz/fruit-and-vege)

**BUYING GROCERIES ONLINE**

If you and your flatmates are too busy to go to the supermarket or don’t have convenient transport, consider ordering your groceries online. Students who’ve used this service have told us it works really well and saves money.

Countdown (https://shop.countdown.co.nz) delivers to most parts of Wellington. You may be able to find discount codes to save on your total bill or to make delivery cheaper.

Thorndon New World (www.newworld.co.nz/online-shopping) delivers to some suburbs near Thorndon.

Cook! You will save money and fuel your brain.
TRANSPORT

Wellington is a compact city and, if you live close to the city centre, it is easy to get around by walking. Wellington also has public transport options.

BICYCLE

Cycling to university may be one of the cheapest forms of transport (after walking). There are bicycle stands at all the University’s campuses. The Greater Wellington Regional Council (www.gw.govt.nz/cycling) has information on cycling in the region, including a journey planner.

BUS

Wellington buses charge a fare for every trip. Paying cash is always the most expensive option. For regular users, we recommend using a Snapper card or a 30-day pass, depending on your use.

Wellington city bus fares

<table>
<thead>
<tr>
<th>Zones</th>
<th>Single fare</th>
<th>Snapper card</th>
<th>Tertiary concession</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$2.50</td>
<td>$1.71</td>
<td>$1.28</td>
</tr>
<tr>
<td>2</td>
<td>$4.00</td>
<td>$2.81</td>
<td>$2.11</td>
</tr>
<tr>
<td>3</td>
<td>$5.00</td>
<td>$3.74</td>
<td>$2.81</td>
</tr>
</tbody>
</table>

Travel from the railway station to the Kelburn campus is one zone. Travel in Wellington city (from Johnsonville south) is never more than three zones. Travel from Wellington to the Hutt Valley or Porirua areas is four to six zones.

If you’re using a Snapper card, there’s no extra cost for transferring between buses, but you must tag on and off for each leg of your journey.

Snapper cards

When you pay your bus fare with a Snapper card, you’ll save around 20 percent compared with a cash fare. Snapper cards are available to purchase online, from a number of retailers around the city, or from the VUWSA office on Level 4 of the Student Union building on the Kelburn campus.

www.snapper.co.nz

Snapper cards cost $10 to buy, but they will save you a lot of money if you use buses frequently.

Free bus passes

If you have classes at two different campuses on the same day, VUWSA provides free bus passes to get between classes.

www.vuwsa.org.nz/bus-passes

Metlink 30-day pass for Wellington

For $150, you can travel on Metlink Wellington buses as much as you want within Zones 1–3 for 30 days (allows for transfers and getting on and off the same route). That comes to $37 per week. Because it is a 30-day pass (rather than a monthly), it can start on any day of the month. Think about how many trips you will take each week and work out how much it will cost. Would you save money by using a 30-day pass? These can be purchased from Snapper outlets.

Metlink

0800 801 700

www.metlink.org.nz

Snapper cards cost $10 to buy, but they will save you a lot of money if you use buses frequently.
CABLE CAR
Wellington’s famous cable car runs between Lambton Quay (central city) and Kelburn (where the main campus is located). You’ll need to present your Student ID card to get a discounted student rate.

<table>
<thead>
<tr>
<th></th>
<th>Standard fare</th>
<th>Student discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single ticket</td>
<td>$5.00</td>
<td>$3.00</td>
</tr>
<tr>
<td>10-trip ticket</td>
<td>$29.00</td>
<td>$15.00</td>
</tr>
<tr>
<td>25-trip ticket</td>
<td>$58.00</td>
<td>$30.00</td>
</tr>
</tbody>
</table>

Many people choose to ride the cable car up the hill to the Kelburn campus and walk down the hill.

CAR
A car can be convenient for shopping and for trips home (especially if you are from the lower half of the North Island), but they are expensive to maintain and can blow your budget. Registration, warrant of fitness, repairs, and insurance often add up to $1,000 or more per year. For most students, a bus/train/flight home is still cheaper than running a car. It is also cheaper to use a bus/train to get to university if you are not within walking distance.

Parking costs
Parking on most streets close to the Kelburn campus requires a coupon if you are parking for more than two hours. The coupon parking areas are clearly signposted. Coupons cost $7.50 per day and can be purchased from Vic Books on the Kelburn campus, some convenience stores, and New World supermarkets. Be aware that the number of these parks is limited. There are also 125 park and display parks along Waiteata Road. Prices range from $3 an hour to $10 a day.

Most inner-city suburbs require a residents’ parking permit, which costs $115 a year. You can get one from the Wellington City Council offices in Civic Square.

SCOOTER
Scooters and mopeds with an N-class registration (under 50cc, which can be ridden on a car licence) can be an economical means of transport. Scooter registration, petrol, and maintenance are cheaper than for a car, and parking is normally free. However, you also need to consider the costs of special clothing and insurance, as well as safety.

TRAIN
Metlink train fares

<table>
<thead>
<tr>
<th>From/to</th>
<th>10-trip</th>
<th>10-trip (tertiary concession)</th>
<th>Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Petone and Lower Hutt/Wellington</td>
<td>$42.00</td>
<td>$31.50</td>
<td>$126.00</td>
</tr>
<tr>
<td>Upper Hutt/Wellington</td>
<td>$74.00</td>
<td>$55.50</td>
<td>$222.00</td>
</tr>
<tr>
<td>Porirua/Wellington</td>
<td>$51.30</td>
<td>$38.50</td>
<td>$153.90</td>
</tr>
</tbody>
</table>

Monthly passes are issued for a calendar month and can be ordered online. Online ticket sales for the following month close on the twentieth of the preceding month to allow time for your pass to be posted to you. Metlink offers a free text message service, with a My Metlink account, to advise of delays of more than 15 minutes.

Metlink

0800 801 700
www.metlink.org.nz

Tertiary concession
All eligible full-time Victoria University of Wellington students will receive a tertiary concession on Metlink bus, rail, and ferry services at all times. The tertiary concession is a 25 percent discount off the peak adult Snapper or single 10-trip ticket fare. This doesn’t apply to cash fares or monthly rail passes.

www.victoria.ac.nz/tertiary-concession

It is very hard to find parking on campus, and parking wardens police the streets constantly. You will be ticketed for going over the two-hour parking limits. If your registration or warrant of fitness has expired, you will be fined.
WORKING

FINDING WORK
Friendly staff at Careers and Employment are keen to help you with your CV, interview preparation, and other job-hunting skills. Whether it’s casual, part-time, summer, or permanent work, they can assist you. Visit their office, check out their excellent website, or use your student computing services (SCS) account to log in and access the CareerHub, which provides you with all you need to know about job vacancies and career events.

www.victoria.ac.nz/careers
careerhub.victoria.ac.nz

Student Job Search
Student Job Search helps students find work. Enrol on the website.

www.sjs.co.nz

The minimum wage is $16.50 per hour. If you are receiving the Student Allowance, you can work about 13 hours on the minimum wage before you reach the maximum allowed earnings of $217.22 per week before tax.

STUDYLINK

GETTING PAID
The Student Loan for living costs or the Student Allowance are paid weekly.

■ The first pay is during the second week of term (week of 11 March 2019).
■ The last pay is during the week after the final date of your course (week of 11 November 2019).

Dates for Faculty of Education and postgraduate students may differ.

COURSE-RELATED COSTS
The full amount of $1,000 can be claimed as early as 14 days before the course start date. You can also budget over the trimesters: for example, claim $500 in March and $500 in July. Claim online through MyStudyLink. The money is direct credited to your bank account. If you study over the summer, you won’t get more—$1,000 is for the full year.

WITHDRAWING FROM COURSES
If you withdraw from courses in 2019, you need to do so by the following dates to get a refund for your fees:

■ 15 March 2019 (Trimester 1 and full-year courses)
■ 19 July 2019 (Trimester 2 courses)
■ the end of the first week of lectures (Trimester 3 courses).

If your courses do not fall within standard trimester dates, contact the student fees advisers to confirm the withdrawal deadline dates.

WARNING
Cancelling your Student Loan does not cancel your enrolment. You still need to formally withdraw from your course(s) before the final date for refunds, or else you will be liable for the cost of the course(s).

HARDSHIP SUPPORT
The Jobseeker Support Student Hardship benefit is available over the summer break. To be eligible, you must be returning to full-time study the following year, have registered with Student Job Search or Work and Income, and have submitted your StudyLink application for the next year. Many students who normally receive the Student Allowance qualify for this benefit. If you don’t receive a Student Allowance, you will have to show evidence of hardship—for example, paying rent over summer to keep your flat, when you don’t have an income or parental support to help.

Apply online through MyStudyLink around four weeks before your break starts. You will usually receive your first payment in the third week of your break. This is because there is a one-week stand-down period (a period of time where you can’t get a benefit) and StudyLink makes payments one week in arrears. If you get a job, you can always cancel the benefit.

my.studylink.govt.nz

TAX CODES
The code behind tax codes:

■ M stands for ‘main’ income. You can have only one income with an M code. If you get a Student Allowance, it will probably have the M code by default. A Student Loan for living costs is not taxed.
■ S stands for ‘secondary’ income. All income besides your M one will have an S code.
■ SL stands for ‘student loan’. If you have a Student Loan, you have to use an SL code for all your income sources. This means 12 percent of earnings over $374 per week on your main income and 12 percent of all earnings on your secondary income go to pay off your Student Loan. Many students qualify for a repayment deduction exemption or a quarterly special deduction rate so they are not making overpayments. Go to the Inland Revenue website for more information.

We highly recommend signing up for Inland Revenue’s online services (www.ird.govt.nz), where you can easily apply for these exemptions and special rates, see your up-to-date Student Loan balance, and apply for tax refunds.

Confused? Student finance advisers are happy to help you decide which tax code to use and can advise on deduction exemptions.
The Hardship Fund is an emergency fund that helps students facing financial difficulties, and it helps many students each year.

HARDSHIP FUND

The Hardship Fund is paid for by a levy at enrolment. It is an emergency fund that helps students facing financial difficulties, and it helps many students each year. Eligible students are expected to claim their full entitlement of the Student Loan. Grants are available for a range of issues, including:

- flating problems
- high course-related costs
- high transport costs
- medical, dental, and optical costs.

The student finance advisers administer the Fund. To make an appointment, call 0800 842 867 (0800 VICTORIA) or visit the Victoria Info Ihonui counter in the Hunter building foyer.

www.victoria.ac.nz/hardship-fund

STUDENTS’ ASSOCIATION

The Victoria University of Wellington Students’ Association (VUWSA) is a student representative association that runs the Community Pantry (for free food parcels) and provides free bread as well as other welfare services.

www.vuwsa.org.nz

EXTRA HELP FROM STUDYLINK

Special needs grants

Students may be eligible for the following:

- dental grants of up to $300 for urgent dental treatment
- food grants of up to $200
- general emergency grants of up to $500
- medical grants of up to $300 for medical emergencies
- 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 or visit the StudyLink Outreach office at 195 Willis Street, between Dixon and Ghuznee Streets.

www.studylink.govt.nz
HEALTH SERVICES

STUDENT HEALTH

For confidential medical care on campus, visit Student Health. Consultations are free to students who enrol with the service as their primary healthcare provider.

<table>
<thead>
<tr>
<th>Costs^</th>
<th>Doctor</th>
<th>Nurse</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrolled patients</td>
<td>Free</td>
<td>Free</td>
</tr>
<tr>
<td>Non-enrolled domestic patients’ consultation for aegrotat</td>
<td>$36</td>
<td>$25</td>
</tr>
</tbody>
</table>

^ These are based on 2018 prices.

As well as dealing with general illnesses, accidents, and prescriptions, Student Health offers services such as psychiatry and dermatology. Visit the webpage for a full schedule of fees.

Kelburn campus  Pipitea campus
04 463 5308  04 463 7474

www.victoria.ac.nz/student-health

COMMUNITY SERVICES CARD

The Community Services Card reduces doctors’ fees, prescription charges, and hospital costs and can save you a lot of money. Up to 90 percent of students qualify for a Community Services Card. Eligibility is judged on your personal annual income (not your parents’). The 2018–19 limit for a single person living with others is $26,688 gross per annum (this gets adjusted annually on 1 April).

Application forms are available from Student Health or StudyLink (0800 999 999 or search online).

DENTAL CARE

Discounted dental care is available for Victoria University of Wellington students at Capital Dental and Symes de Silva and Associates. They both charge $60 for an examination, polish, and basic X-ray and offer a 20 percent discount after the first appointment. You need to show your Student ID.

<table>
<thead>
<tr>
<th>Capital Dental (The Terrace)</th>
<th>Opening hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>164 The Terrace 04 212 6834 or 04 499 9360</td>
<td>Weekdays 8.30 am–5 pm</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Capital Dental (Newtown)</th>
<th>Opening hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>125-129 Riddiford Street 04 389 8880</td>
<td>Weekdays 8.30 am–5 pm</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Capital Dental (Petone)</th>
<th>Opening hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>272 Jackson Street 04 920 0880</td>
<td>Weekdays 8.30 am–5 pm</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Symes de Silva and Associates 97–99 Courtenay Place 04 801 5551</th>
<th>Opening hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mont to Fri, 8.30 am–9 pm  Sat and Sun, 9 am–5 pm</td>
<td></td>
</tr>
</tbody>
</table>

Studylink has an Emergency Dental Grant available for students on a low income. The grant is for up to $300 a year. You will need to get the dentist to fill out an Emergency Dental Treatment form (they should have them) and get it approved by StudyLink before getting the treatment done.

OPTOMETRIST

Specsavers offers some of the cheapest glasses and has a range of products. See their website for prices, locations, and special deals (such as 25 percent off for students).

www.specsavers.co.nz

For confidential medical care on campus, visit Student Health. Consultations are free for students who enrol with the service as their primary healthcare provider.
## SPENDING STYLES

<table>
<thead>
<tr>
<th>Hunter</th>
<th>Ava</th>
<th>Mia</th>
<th>Noah</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bought lunch every day (filled roll, burgers, sushi, fish and chips)</td>
<td>Two flat whites each weekday</td>
<td>One smoothie per week</td>
<td>Two lattes a week</td>
</tr>
<tr>
<td>Energy drinks every weekday</td>
<td>Bought lunch three times a week</td>
<td>One bought lunch</td>
<td>Sunday brunch with friends</td>
</tr>
<tr>
<td>Movie once a week</td>
<td>Café lunch on Sunday</td>
<td>Friday night gig with one drink only</td>
<td></td>
</tr>
<tr>
<td>Drinks at a bar on Saturdays</td>
<td>Takeaways for dinner in the weekend</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Weekly spend = $200</td>
<td>Weekly spend = $120</td>
<td>Weekly spend = $70</td>
<td>Weekly spend = $30</td>
</tr>
<tr>
<td>Over two trimesters = $7,400</td>
<td>Over two trimesters = $4,440</td>
<td>Over two trimesters = $2,590</td>
<td>Over two trimesters = $1,110</td>
</tr>
</tbody>
</table>

## YOUR SPENDING

<table>
<thead>
<tr>
<th>Per week</th>
<th>Coffee/soft drinks</th>
<th>Lunches/snacks</th>
<th>Movies</th>
<th>Gigs/bars</th>
<th>Music/TV subscriptions</th>
<th>Eating out/takeaways</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

You may take control of your money by leaving your eftpos card behind and putting a small amount of cash, which your budget allows, in your wallet for the week to cover personal spending on snacks, drinks, and entertainment.

Decide in advance how much you can afford to spend on extras and which treats to allow yourself.

## THE DANGERS OF EFTPOS

Eftpos can make it very hard to control your spending and stick to a budget.

Most people don’t:
- realise how much they are spending
- add up their daily totals
- look at their bank statements
- decide in advance what they can afford to spend.

## ACTION PLAN

Here are some steps you can take to make sure that your finances run smoothly:

- Calculate how much you need to earn from part-time work to meet all your expenses.
- Decide how much you can spend on extras such as coffee and going out. Rather than use eftpos, withdraw this amount in a lump sum for the week.
- Organise your bank accounts so that you can control your budget.
- Check your account online regularly and look at your eftpos spending—is it more than you can afford? Also check your bank fees.
- Consider yourself a small business: pay bills when they are due and make sure the flat’s accounts aren’t falling behind.

Remember to change your existing bank account to a student/tertiary package. These accounts don’t charge base or transaction fees. If you have an overdraft, there will be a monthly fee of $2 to $6. Renew the account by the end of March each year by showing the bank your Confirmation of Study.

### Anticipate your costs. Budget to pay rent and bills first. Control your extra spending.
KELBURN CAMPUS
There is one ATM on the Kelburn campus, located in front of the von Zedlitz building.

OVERDRAFTS ARE DEBT
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 a substitute for savings.

CREDIT CARDS ARE EXPENSIVE DEBT
Avoid using credit cards.
They come with high interest rates, and if you are unable to make repayments in time, your credit rating suffers, which can affect your ability to borrow from the bank later in life, for things such as a house.

DEBIT CARDS CAN BE HANDY
A debit card works like an eftpos card, and 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.

CUSTOMISE YOUR BANK ACCOUNT
Using your bank account(s) wisely can be a very powerful budgeting tool.
Most banks will let you have a number of online-only savings accounts. You can set them up to hold money for the things you need to save up for medium and long term, so that you know how much you are allowed to spend now without getting in trouble later on when bills are due or extra expenses come up.
Automatic transfers and automatic payments can make life easier.
The student finance advisers are happy to meet you to put together your own system.

<table>
<thead>
<tr>
<th>Bills account</th>
</tr>
</thead>
<tbody>
<tr>
<td>For power, internet, mobile phone, insurance, bus pass</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Savings account</th>
</tr>
</thead>
<tbody>
<tr>
<td>For dental, medical, sport, emergencies, course costs, shoes, special occasions, trips home</td>
</tr>
</tbody>
</table>

Organise your bank accounts so that you can control your budget.

- $229 from StudyLink each Tuesday
- $150 from wages each Friday
- $75 from parents each Wednesday
- $80 auto transfer for monthly bills each Friday
- $40 auto transfer for infrequent costs each Friday
- $80 automatic payment for rent each Tuesday
- $40 automatic payment for infrequent costs each Tuesday
- $195 automatic payment for rent each Tuesday
- $150 from wages each Friday
- $75 from parents each Wednesday
- $80 auto transfer for monthly bills each Friday

GENERAL TIPS
- Know your balance! If you don’t have sufficient funds, it will cost you dearly. Many banks charge dishonour fees ($2.50–$10) and unarranged overdraft fees ($5–$10).
- Many banks offer mobile text alerts. These could let you know when your bank account is running low.
- Most banks offer apps for smartphones so you can check your account when you are out and about.
- ANZ, ASB, and Westpac offer budgeting apps with their online banking. This is a great way to keep track of your money and set up a spending plan.
- All major banks let you set up automatic payments online at no charge.
- Ask to have a ‘hard limit’ on your account. Otherwise, you could accidentally go into overdraft without even realising it.
BUDGETING

Budgeting means tracking the money you are earning and the money you are spending. It’s a way of taking ownership of your finances, ensuring you’re making the most of your cash, and helping you use your money to do the things you value the most.

There’s lots to keep track of when you start university. Setting up a budget will take the pressure off and give you the chance to plan ahead.

PUTTING TOGETHER YOUR BUDGET

Use the budgeting worksheet on the next page to help put together your budget.

- Start by identifying the different types of income you have. This may be from StudyLink, part-time wages, or a one-off scholarship payment.
- Work out your expenses. The easiest way to do this is to write down everything you spend your money on for a week or two.
- Add up your expenses and subtract them from your income. Do you have enough money to last the year? Do you need to reduce your spending?

Student finance advisers are available to meet with students on campus and provide budgeting and financial advice.

BLACKBULLION

Victoria University of Wellington has partnered with Blackbullion, an online financial learning platform that provides engaging, easy to use digital resources and tools to help you become more confident with your finances.

As a Victoria University of Wellington student, you can log in for free and watch easy-to-understand financial literacy lessons at your own pace. There are a number of modules that cover topics such as starting university, budgeting, savings, debt, tax, and investing. Each module takes between 15 and 20 minutes to complete and consists of several short videos, with quizzes throughout to review what you have just learnt.

These online, bite-size videos will teach you how to better manage your personal finances and give you a deeper understanding of things such as interest rates, credit cards, managing debt, investments, and much, much more.

Blackbullion also provides registered students with access to other useful resources such as a 21-day boot camp for building positive money habits and an online budget calculator that can help you monitor and gain control of your finances.

You can register online with your Student ID number.

www.blackbullion.com

Budgets need to breathe! A tight budget is harder to stick to, so make sure you are realistic about your spending and include some money for fun.
# BUDGETING WORKSHEET

Work out your income and expenses over the course of an academic year (two trimesters = 37 weeks).

## INCOME

### Weekly
<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Allowance</td>
<td>$</td>
</tr>
<tr>
<td>Student Loan for living costs</td>
<td>$</td>
</tr>
<tr>
<td>Part-time work wages</td>
<td>$</td>
</tr>
<tr>
<td>Benefit</td>
<td>$</td>
</tr>
<tr>
<td>Regular family support</td>
<td>$</td>
</tr>
<tr>
<td>Regular scholarship payments</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
</tr>
<tr>
<td><strong>Weekly income total</strong></td>
<td>$</td>
</tr>
<tr>
<td>× 37 weeks</td>
<td>$</td>
</tr>
</tbody>
</table>

### Infrequent
<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>$</td>
</tr>
<tr>
<td>One-off scholarship payments</td>
<td>$</td>
</tr>
<tr>
<td>One-off family help</td>
<td>$</td>
</tr>
<tr>
<td>Tax refund</td>
<td>$</td>
</tr>
<tr>
<td>Student Loan (course-related costs)</td>
<td>$</td>
</tr>
<tr>
<td>Bank overdraft</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
</tr>
<tr>
<td><strong>Infrequent income total</strong></td>
<td>$</td>
</tr>
</tbody>
</table>

## EXPENSES

### Weekly
<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>$</td>
</tr>
<tr>
<td>Power</td>
<td>$</td>
</tr>
<tr>
<td>Internet</td>
<td>$</td>
</tr>
<tr>
<td>Mobile phone</td>
<td>$</td>
</tr>
<tr>
<td>Groceries</td>
<td>$</td>
</tr>
<tr>
<td>Toiletries</td>
<td>$</td>
</tr>
<tr>
<td>Transport</td>
<td>$</td>
</tr>
<tr>
<td>Insurance</td>
<td>$</td>
</tr>
<tr>
<td>Appliance rental</td>
<td>$</td>
</tr>
<tr>
<td>Debts/hire purchases</td>
<td>$</td>
</tr>
<tr>
<td>Bank fees</td>
<td>$</td>
</tr>
<tr>
<td>Sports/gym/clubs (if paid weekly)</td>
<td>$</td>
</tr>
<tr>
<td>Snacks/lunches</td>
<td>$</td>
</tr>
<tr>
<td>Entertainment</td>
<td>$</td>
</tr>
<tr>
<td><strong>Weekly expenses total</strong></td>
<td>$</td>
</tr>
<tr>
<td>× 37 weeks</td>
<td>$</td>
</tr>
</tbody>
</table>

### Infrequent
<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Course costs (books, stationery, photocopying, printing)</td>
<td>$</td>
</tr>
<tr>
<td>Bond, connection fees</td>
<td>$</td>
</tr>
<tr>
<td>Flat items (furniture, bedding)</td>
<td>$</td>
</tr>
<tr>
<td>Vehicle (registration, warrants, repairs, insurance)</td>
<td>$</td>
</tr>
<tr>
<td>Doctor/chemist</td>
<td>$</td>
</tr>
<tr>
<td>Dentist/optometrist</td>
<td>$</td>
</tr>
<tr>
<td>Clothes/footwear</td>
<td>$</td>
</tr>
<tr>
<td>Haircuts</td>
<td>$</td>
</tr>
<tr>
<td>Trips home</td>
<td>$</td>
</tr>
<tr>
<td>Sports/gym/clubs (if paid yearly)</td>
<td>$</td>
</tr>
<tr>
<td>Birthdays/special occasions</td>
<td>$</td>
</tr>
<tr>
<td>Newspapers/magazines/SKY TV/Netflix/Spotify</td>
<td>$</td>
</tr>
<tr>
<td>Insurance (if paid yearly)</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
</tr>
<tr>
<td><strong>Total infrequent expenses</strong></td>
<td>$</td>
</tr>
<tr>
<td><strong>Grand total expenses</strong></td>
<td>$</td>
</tr>
</tbody>
</table>

## MY NOTES

**Grand total income – grand total expenses = $**
ADVICE FROM PREVIOUS STUDENTS

- In the summer holidays before uni starts, get a full-time job and save. You never know when or where you will be able to get a job during the trimester, and it is better to have some money saved up.
- Despite what everyone else is doing, use your course-related costs for things that are actually course related. It’s a $1,000 debt you can avoid if you don’t use it for personal things like going to concerts or buying alcohol. You’ll feel stupid when Trimester 2 starts and you can’t afford your textbooks.
- Pay rent before anything else.
- Don’t spend money on takeaways and other meals if you’re already paying for meals at a hall of residence.
- Budget, budget, budget! Shop at the vege markets and learn to cook.
- Make your own coffee!
- Get out a set amount of money in cash each week and use that for spending. Eftpos cards are too easy to use and you don’t keep track of how much you are actually spending.

COMMENTS FROM STUDENTS

Students provided the following comments about student finance advisers.

- “Thank you very much for seeing me. Afterwards, I was able to enjoy a good week at uni with considerably less stress over what I would eat and how I would get there.”
- “Please allow me to say ‘thank you’ so very much for your time and for your attention in getting this matter resolved. Now I can get on and pay for the rent and finish up my studies for the remainder of this trimester.”
- “I would like to thank you for meeting with us and thoroughly discussing all aspects of our situation and putting a plan together for us. My family and I are so thankful for the thought and care you have put in.”

EXAMPLES FROM STUDENTS

Sally was flatting with two of her best friends, who were both working. She opened a flat account in her name and arranged everything to happen automatically. One day, the landlord told her they had been behind in rent for a couple of months. She looked at the account and realised that one of the flatmates had not been paying rent and had been using all the money that was meant for the power bill on shopping sprees and transfers to her personal account. It caused major problems for the flat and ruined their friendship.

Lesson learnt: It’s great to set up an automatic payment system, but you still need to check regularly that everything is happening as it should.

John received a Student Allowance and worked on call at his job. He often worked extra hours and he regularly earned over the income limit for the Allowance. He got a letter from the Ministry of Social Development advising him of a debt of $1,349 due to an overpayment of his Allowance. Data matching occurs regularly and John got caught. He regretted not getting his Allowance adjusted for the weeks when he earned over the limit.

Lesson learnt: Be aware of your income threshold. If you don’t advise StudyLink, you’ll end up with a debt to repay.

Dylan signed a term lease for his flat at the beginning of Trimester 1. The lease end date was 20 February of the following year. Two flatmates moved out during the year. Their names were not on the lease. It wasn’t easy to find replacement flatmates and it took longer than expected. Dylan had to work extra hours to pay the extra rent during that time and this affected his studies.

Lesson learnt: Everyone should sign the lease and be clear on their commitment, or the head tenant should make sure the others in the flat sign a flat-sharing agreement to reduce the head tenant’s risk.

Meg was getting a Student Loan for living costs and had casual work with a catering company. In an average week, she would get about 10 hours of work, which was enough to cover her essential living costs. Sometimes she would work a lot in one week, and she would reward herself with a big night out with friends or buying clothes. Then there were weeks in a row where she had very little work, and she couldn’t afford to pay bills or bus fares.

Lesson learnt: If your income varies, base your budget on the minimum income. In times where you earn more, put some money aside in savings for the times when you might have less.
The student finance advisers are available to meet with students at the Kelburn and Pipitea campuses. Go to the website for details. To make an appointment, phone 0800 842 867 (0800 VICTORIA) or go to the Victoria Info ihonui counter in the Hunter building foyer.

Financial queries and information

**Student Fees Advisers**

📞 04 463 5484

✉ student-finance@vuw.ac.nz

**Student Finance Advisers**

📞 0800 842 867 (0800 VICTORIA)

✉ student-hardship@vuw.ac.nz

🌐 www.victoria.ac.nz/student-finance-advisers

General queries and information

**Student Recruitment and Orientation**

0800 842 867 (0800 VICTORIA) or 04 463 5374

course-advice@vuw.ac.nz

🌐 www.victoria.ac.nz/study

**Victoria Accommodation**

📞 04 463 5896

✉ accommodation@vuw.ac.nz

🌐 www.victoria.ac.nz/accommodation