



Student Loan application form

Complete this form if you would like to apply for a Student Loan. If you want to apply for a Student Allowance you need to do this separately. You can also apply online at studylink.govt.nz

If you're a new tertiary student you may be able to get fees-free study for your course fees. It's best to check if you're eligible before you apply for a Student Loan to pay your fees. Check it out at feesfree.govt.nz

To get a Student Loan you must be :

- a New Zealand citizen or ordinarily resident in New Zealand and:
 - have lived in New Zealand for at least 3 years and
 - have been entitled under the Immigration Act 2009 to reside indefinitely in New Zealand¹ for at least 3 years or
- a refugee, protected person, or their immediate family member, who meets the residency requirements. You can talk to us for more information or find it at studylink.govt.nz and search on 'residency' or
- entitled to reside indefinitely in New Zealand and sponsored into New Zealand by a family member, who at the time was recognised as a refugee or a protected person.

You must also be enrolled in a course approved by the Tertiary Education Commission and studying full-time (or limited full-time² with our approval) to qualify for all parts of the loan. You will qualify for compulsory fees only if you're studying:

- part-time, full year (32 weeks or longer), or
- part-time, part-year (less than 32 weeks) with an EFTS⁴ value of 0.25 EFTS³ or more.

If you are studying a:

- course under the Youth Guarantee programme (or enrolled in a trades academies or tertiary high school course funded as part of the Youth Guarantee programme), or
- fees-free Level 1 or Level 2 qualification that started on or after 1 January 2014, and you are under 18 when you start this course.

You will not be eligible for a Student Loan for this course. You may be able to get a Student Allowance if you meet the eligibility criteria. If you are 18 years or older at the start date of your Youth Guarantee programme or your fees-free Level 1 or 2 course, you may be able to get a Student Loan for living costs and course-related costs. Go to studylink.govt.nz to find out more.

¹ Someone who is entitled to reside in New Zealand indefinitely holds a residence class visa under the Immigration Act 2009 (holders of resident permits and returning resident's visas (RRVs) granted under the Immigration Act 1987 are deemed to hold a residence class visa under the Immigration Act 2009).

² Usually you need to be studying full-time to qualify for all parts of the Student Loan. But if you're not studying full-time you may qualify for limited full-time status if:

You're completing a recognised programme that you have previously studied (but did not complete) and to do this you need to study less than full-time but more than half the work of a full-time course, or

Your education provider supports your application to study less than full-time for one of the following reasons:

- you have an illness that stops you studying full-time or
- it's in your academic best interests to study less than full-time. Academic best interests means; that the student would be likely to fail, for academic reasons, if they undertook a full-time course but would be likely to pass more than half of the course if they studied part-time or
- you can't study full-time where there is a sufficient cause outside your control (this could include a disability which stops you studying full-time).

To apply for limited full-time status you'll also need to complete a Limited Full-time application form. You can download this form from our website studylink.govt.nz

³ EFTS stands for equivalent full-time student. The EFTS value is a measure of the amount of study or the workload involved in undertaking your course and is used to decide if it is full or part-time. If you are unsure of the EFTS value of your course, check with your education provider.

You need to apply as soon as possible to allow enough time for your application to be completed. For more information about the application process, or to apply for any financial assistance, visit studylink.govt.nz

Find the best way to finance your future studylink.govt.nz

Before you start – Read this page

More information about the Student Loan

If you're under 18 years old one of your parents (or someone acting in the place of a parent) must sign your contract (unless you're legally married or in a civil union, have a dependent child, or receive an Independent Circumstances Allowance). This doesn't mean they're guaranteeing your loan; you are still responsible for paying it back. Once a parent has signed the contract they give their consent for the student to access all parts of the Student Loan. They can't withdraw their consent.

Before you take out a Student Loan think carefully about whether you need it.

If you decide to take out a Student Loan there are two important things you need to remember:

- Only borrow as much as you need.
- Pay back the Student Loan as fast as you can.

For more information visit our website studylink.govt.nz

To check if you're able to get fees-free study go to feesfree.govt.nz

If you are aged 18 years or over and have previously had a Student Loan you can view and accept your Student Loan contract online through MyStudyLink.

Here are some important things you need to know before you complete your application.

Use blue or black ink only

When completing your application you must only use blue or black ink. If your application is completed in any other colour we might get you to complete another one.

Answer all the questions

It's important to answer every question in your application. If a question doesn't apply to you, use 'N/A' or 'nil'. Don't leave the space blank, unless indicated on the form, as this could delay the process and you may not get paid on time.



You may need to provide documents

When you apply for the Student Loan, you may need to provide certain documents with your application – these are listed on page 12.

All documents sent to StudyLink must be a verified copy. A verified copy is a copy of the original document which has been signed and dated by someone like a Solicitor/Lawyer, Notary Public, Court Registrar, an approved person at an education provider, school principal, StudyLink or Work and Income staff member or Justice of the Peace (listed in the Yellow Pages) who can confirm that the copy is the same as the original. They must print their name and title on each page and write that it is a true copy and sign it.

The best way to send your documents to us is online using connect.co.nz Please remember to include your name and client number with any documents that you send to us. For more information visit connect.co.nz

Information or documents required to complete your application can be sent to us later if you don't have them now. **You need to provide any information we need before your study ends or we may not be able to pay you.**

In most cases you won't have to provide any document that StudyLink has already seen.



Remember to sign and date this application on page 12 – and make sure anyone else who needs to sign it has done so.

How to return this form

The easiest and fastest way to return your completed form to us is online using connect.co.nz Please remember to include your name and client number.

For more ways to contact us, visit our website studylink.govt.nz

We're happy to help you complete your application.

How we protect your privacy

Collecting your information

We collect your personal information, so we can provide income support, NZ Super or Veteran's Pension, Student Allowance, or Loans and connect you with employment, education and housing services. We do this under various Acts, which are all listed on our website at workandincome.govt.nz/privacy

- To help us do this, we collect information about your identity, your relevant history, and your eligibility for our services.
- We get this information directly from you, and we sometimes collect information about you from others, including other government agencies.
- You can choose not to give us your personal information, but we might not be able to help you if you don't.

Using your information

We use the information you give us to make decisions about the best way to help you.

- These decisions may be about:
 - whether you're eligible for our services
 - running our operations and ensuring our services are effective
 - the services we'll provide in the future.

Sharing your information

Sometimes, we need to share your information outside our Ministry to reach our goal of helping New Zealanders to be safe, strong, and independent.

- To do this, we may share your information with:
 - prospective employers to help you find work
 - contracted service providers that help us to help you
 - health providers if we need your medical information to assess your eligibility
 - other government agencies when we have an agreement with them
 - some other governments if you may be eligible to get or are getting an overseas pension.
- We also share personal information when the law says we have to.

Respecting you and your information

We make sure we follow the Privacy Act to do what's right when we use your information.

- We treat you and your information with respect, by acting responsibly and being ethical.
- We make sure any technology we use meets strict security standards so it keeps your information safe.

Get in touch if you have a question

You have a right to ask to see your personal information, and to ask for it to be corrected if it's wrong.

- If you have a question or a complaint, please get in touch.
- You can find full details about what we do with personal information in our privacy notice at: workandincome.govt.nz/privacy

Part 1: Personal details

The documents we need to see are listed on page 12.

This section tells us about you. You must complete this.

1. What is your client number?

If you have received assistance from StudyLink or Work and Income before, write your client number here if you know it. This number can be found on your Community Services Card if you have one.

Client number | |

2. What is your full name?

First name	Middle name(s)	Surname or family name
<input type="text"/>	<input type="text"/>	<input type="text"/>

3. What is your legal name as it appears on your birth certificate? (If different from above)

First name	Middle name(s)	Surname or family name
<input type="text"/>	<input type="text"/>	<input type="text"/>

4. Do you enrol with your education provider(s) under a different name?

Yes No (Go to Q5)

4a. If yes, please give us the name(s) you used in your enrolment:

Education provider 1		
<input type="text"/>	<input type="text"/>	<input type="text"/>

Education provider 2		
<input type="text"/>	<input type="text"/>	<input type="text"/>

5. Have you ever been known by any other name(s)?

Yes No (Go to Q6)

If yes, please write them below:

First name	Middle name(s)	Surname or family name	Maiden name? Yes/No
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

6. What date were you born?

Day Month Year



We need to see a verified copy of your birth certificate or passport (unless StudyLink has already seen it).

7. Are you:

Male Female Gender diverse

8. Are you in prison?

Yes No (Go to Q9)

If yes, you may be able to get a Student Loan for compulsory fees and course-related costs. You can't get a Student Loan for living costs (unless you're on home detention). Visit our website studylink.govt.nz or call us on **0800 88 99 00** for more information.

8a. The Prison Service will need to stamp your application. Please get them to stamp and sign in the box below.

9. What is your Inland Revenue (IRD) tax number?

If you have an IRD number with less than nine digits, please insert zero(s) in front of your IRD number. If you don't have one, you need to get one from Inland Revenue by calling **0800 22 77 74**, or you can download a form at ird.govt.nz.

10. What bank account do you want your payments to be paid into?

This will be used if you are applying for a Student Loan for course-related costs or living costs. If you are applying for a Student Loan for course fees only, we don't need your bank account details as the fees are paid directly to your education provider.

Account name:

Bank Branch Account Suffix

Please note – if you give us an incorrect bank account number we can't pay you, please check it against your bank statement.



We need to see evidence of this account. Evidence could be a verified copy of a pre-printed deposit slip or statement with your name, bank, branch and account number (unless StudyLink has already seen it).

11. Where will you live while studying?

If you don't know where you will be living go to Q11b, but you need to let us know as soon as you do. Please note, this must be a New Zealand address and not the address of your education provider.

Flat/House number	Street address		
Suburb	City	Post code	Country
			NEW ZEALAND

11a. Please give us the date you started or will start living at this address.

Day Month Year

11b. How would you like to receive your mail?

You can view your mail online at our website through MyStudyLink. We'll send you an email or text when you have new mail to view.

- Online
- Post (Go to Q11d)

11c. How would you like to be notified that you have letters online to view?

- Text message.
Please enter your mobile number for text notifications to be sent to:
- Email message.
Please enter your email address for notifications to be sent to:

Mail online declaration

I agree to receive letters and notices from StudyLink via my online MyStudyLink account, rather than by post. This includes Student Loan disclosure notices and other notices required under legislation.

I agree that:

- StudyLink may notify me of new letters/notices by email or text. However, it is my responsibility to check my account regularly.
- Some letters/notices may be sent to me by post.
- This consent may vary some parts of my Student Loan contract or scholarship agreement (if applicable) regarding letters and notices.



Student's signature

Day Month 2 0 Year

11d. Will your mailing address be different from where you will live?

If you are not currently living at your study address or you don't know it yet, you must give us a postal address. If you select online as your preferred option for receiving mail, some information may still need to be sent by post.

- Yes (Provide details below) No (Go to Q12)

Please note, this must be a New Zealand address and not the address of your education provider.

Postal address			
Suburb	City	Post code	Country
			NEW ZEALAND

11e. Enter today's date or the date you want your mail to start being sent to this address.

Day Month Year

12. How else can we contact you?

Phone	Mobile ¹	Fax	Email ¹

13. Were you born in New Zealand?

Yes (Go to Q 14) No

13a. What country were you born in?

13b. Are you a:

Residence class visa holder² Protected person³ New Zealand citizen

Other (Provide details eg. Refugee)

If you are a residence class visa holder or New Zealand citizen, when were you granted residency/citizenship?

Day Month Year



We need to see a verified copy of your birth certificate, passport or letter from Immigration New Zealand to prove your residence (unless StudyLink has already seen it).

13c. If you are a residence class visa holder, were you granted residency under sponsorship?

Yes No

13d. When did you come to New Zealand to live?

Day Month Year

14. Do you usually live in New Zealand?

This means that you consider New Zealand your home, you are a legal resident, normally live here and intend to stay permanently.

Yes No (It's unlikely your application will be approved – call us on **0800 88 99 00** to discuss this)

15. The following information is only needed for statistical purposes. It's up to you whether you answer this question. We'd appreciate it if you would tick the ethnic group(s) you most identify with.

NZ European Other European NZ Māori Samoan Cook Island Māori
 Tongan Niuean Tokelauan Fijian Pacific Island – Other
 Southeast Asian Chinese Indian Asian – other Middle Eastern
 Latin American African Other (please provide details)

If you are NZ Māori, which iwi do you belong to?

Once you start getting Student Loan you need to tell us about changes so we can make sure you're getting the right payments. The easiest way to tell us about your changes is using MyStudyLink at studylink.govt.nz

¹ If you give us your mobile number or email address we may use these to send you text messages or emails to let you know about important changes, appointment reminders or that it's time to reapply if you're continuing with your studies. This must be your own mobile number or email address. Do not give the contact details of your education provider.

² A residence class visa holder is someone who is entitled to reside in New Zealand indefinitely and holds a residence class visa under the Immigration Act 2009 (holders of resident permits and returning resident's visas (RRVs) granted under the Immigration Act 1987 are deemed to hold a residence class visa under the Immigration Act 2009). If you are an Australian citizen or Australian permanent resident please choose 'residence class visa holder'.

³ As defined under sections 130 and 131 of the Immigration Act 2009.

16. Are you under 18?

Yes No (Go to Q17)

16a. Do you have children in your care?

Yes No

16b. Are you married or in a civil union?

Yes No

16c. Have you ever had an Independent Circumstances Allowance?

Yes No

16d. Is your study either Foundation Level or a Youth Guarantee programme?

Yes No

17. Do you want to apply for a Student Loan for your fees?

If you're a new tertiary student please check feesfree.govt.nz to see if you're eligible before applying for a loan for your fees. If you need your fees paid your education provider will tell us what your fees are, and we charge that amount to your Student Loan account.

Yes No

18. Do you want to apply for a Student Loan for course-related costs or living costs?

Note: this is not an application for your course-related costs. You still need to apply online at MyStudyLink for your course-related costs once your Student Loan contract has been accepted by StudyLink.

Yes No (Go to Q19)

18a. How much do you want to borrow each week for living costs (up to \$316.39)?

Tell us the full amount that you want. But remember, you may get less if you get the Student Allowance.

\$

18b. If you have chosen to borrow the maximum living costs amount of \$316.39 a week – do you want to automatically receive the new maximum rate if this is adjusted during your course through the Consumers Price Index (CPI) process?¹

For more information about the CPI process or to view the new living costs amount, visit our website studylink.govt.nz

CPI Adjustment Yes No

19. Did you get a Student Loan for any study period that ended in 2009 or later?

Yes No (Go to Q20)

19a. Have you studied 1.6 EFTS² or more since you first got a Student Loan for any study period that ended in 2009 or later? This includes both study that you got a Student Loan for, and any study that you funded in other ways. Add together the EFTS values of all relevant courses.

To answer this question you need to know the EFTS value of all the courses you have done since you first got a Student Loan for study ending in 2009 or later. To check the EFTS value of a course, ask your education provider.

Yes No (Go to Q20)

1 On 1 April each year, the total amount of living costs you can elect to borrow each week may increase.

2 The amount of study or workload of a course is measured in EFTS (Equivalent Full-time Student). Each course you enrol in has an EFTS value. If you're unsure of the EFTS value of your course check with your education provider. 1.6 EFTS is generally 2 years of full-time tertiary study.

19b. Have you passed at least half the EFTS value of all the courses you have studied in the last five years?

This also includes any study you didn't get a Student Loan for. You need to know the number of total EFTS you have studied, and the total number of EFTS you have passed in the previous 5 years. To answer yes to this question, the total EFTS passed must be more than, or equal to, the total EFTS failed.

Yes (Go to Q20) No

19c. Why didn't you pass at least half of the EFTS for all the courses you studied in the last 5 years? Was it for a reason beyond your control?

For example:

- Serious illness or medical emergency
- Exceptional family circumstances
- Course cancellation – where your education provider cancelled or changed the course or withdrew tuition.

Yes (please explain below) No



We need to see evidence of your explanation – for example, a verified copy of a letter from someone like your doctor, solicitor or minister. This evidence should confirm your circumstances and whether you are now capable of undertaking full-time study.

20. Do you know what your study details are?

Yes No (Go to Q20a – You can still apply but you must tell us these details as soon as possible)

If yes, please give us these details - you must let us know if anything changes during the year:

Education provider (full name)	Pay Fees? Yes/No	Student ID ² (important)	Campus name/ location	Extramural? Yes/No	Start date	End date
MASSEY UNIVERSITY <i>EXAMPLE</i>	Y	ADCD1234	ALBANY	NO	01/02/2015	31/10/2018
					/ /	/ /
					/ /	/ /
					/ /	/ /
					/ /	/ /

20a. Are you going to be living overseas while you're studying?

Yes No

If you're studying overseas you will need to complete an Overseas Study application form as well. You can download this form from our website studylink.govt.nz

1 If you don't have a Student ID it's very important you ring us as soon as you do. Please note that some education providers don't give out Student IDs – if you're unsure contact your education provider.

21. Are you, or will you be getting a Work and Income benefit while studying?

Please note – the Student Allowance isn't a benefit.

Yes No (Go to Q22)

If yes, you must discuss your study with Work and Income. Please contact them on **0800 559 009**.

21a. Are you, or will you be getting the Training Incentive Allowance as well?

Yes No

22. Do you have a partner?

A partner is someone you are in a relationship with. This could be your spouse, civil union partner, or someone with whom you have a de facto relationship (where you live together as a couple in a relationship in the nature of marriage or civil union).

Yes No (Go to Q23)

22a. Will your partner be getting a Work and Income benefit while you are studying?

Yes No

If yes, your partner must let Work and Income know you are studying.

23. Do you have any Student Loan amount in default¹ with Inland Revenue that's \$500 or more?

Yes No (Go to Q24)

23a. Has at least some of that amount been outstanding for a year or more?

Yes No

If yes, you may not be eligible for a Student Loan. Please contact us on **0800 88 99 00** to discuss this.

24. Are you currently bankrupt?

Yes No (Go to Q25)

24a. Will you be officially discharged by the time your course starts?

Yes No

You will not be eligible for a Student Loan until you are officially discharged from bankruptcy. You can still submit this application but once you are officially discharged please call us on **0800 88 99 00** to let us know.

25. Are you a No Asset Debtor?

A No Asset Debtor is a person who has applied for an alternative to bankruptcy through the No Asset Procedure. If you haven't applied for entry into a No Asset Procedure by filing a notice with an Official Assignee, tick no for this question.

Yes No

26. Are you a Summary Instalment Order Debtor?

A Summary Instalment Order is a Court Order that allows a person in debt to pay back the money they owe in regular instalments over a period of up to three years. If you don't have an Official Assignee receiving and making orders on your debts, tick no for this question.

Yes No

¹ Student Loan amounts in default include all unpaid repayment obligations, late payment interest, penalties and amounts under instalment arrangement which have not been paid by the date Inland Revenue requested the repayment by.

We may contact Inland Revenue to check your answer. You can check if you have any amount in default through myIR, Inland Revenue's online service – you need to register for a myIR account to do this.

Part 2: Alternative contact person

To apply for a Student Loan you need to provide us with the details of an alternative contact person. Their details will be provided to Inland Revenue once your loan is approved. If you have an overdue Student Loan repayment and haven't been in touch with Inland Revenue, they may contact your alternative contact person. Your alternative contact does not have to repay any of your Student Loan, but must let Inland Revenue know how you can be contacted. Once we have provided these details to Inland Revenue you will need to notify them if this person and / or their details change.

1. What is their full name?

First name	Middle name(s)	Surname or family name

2. What is their legal name as it appears on their birth certificate? (If different from above)

First name	Middle name(s)	Surname or family name

3. What is their date of birth? (Optional)

Day
 Month
 Year

4. What is their Inland Revenue (IRD) tax number? (Optional)

If they have an IRD number with less than nine digits, please insert zero(s) in front of their IRD number.

5. What is their postal address?

Postal address			
Suburb	City	Post code	Country
			NEW ZEALAND

6. How else can we contact them?

Phone	Mobile	Fax	Email

Your loan contract

If you are aged 18 years or over, and have previously had a Student Loan, you can sign up to receive your Student Loan contract through MyStudyLink. Go to studylink.govt.nz to find out more.

When we process your application we'll send you a Student Loan contract to sign. If you have signed up to receive your loan contract through MyStudyLink, you will receive either a text or email when your loan contract is online. You can then accept the contract online without having to print it or return it to us.

Student's checklist

All documents sent to StudyLink must be a verified copy. A verified copy is a copy of the original document which has been signed and dated by someone like a Solicitor/Lawyer, Notary Public, Court Registrar, an approved person at an education provider, school principal, StudyLink or Work and Income staff member or Justice of the Peace (listed in the Yellow Pages) who can confirm that the copy is the same as the original. They must print their name and title on each page and write that it is a true copy and sign it.

The best way to send your documents to us is online using connect.co.nz. Please remember to include your name and client number with any documents that you send to us. For more information visit connect.co.nz.

Documents you need to provide if you're applying for the first time:

If it's not the first time you're applying and you've provided a document to StudyLink before, we probably won't need to see it again.

- Your birth certificate or passport.
- Evidence of your immigration status – if not born here. For example, your passport, residency documents, certificate of citizenship or letter from Immigration New Zealand.
- Evidence of any name change you've had – if the name you're applying under is different from the name in the documents you're providing. For example, marriage certificate or deed poll papers.
- Evidence of your bank account. For example, a pre-printed deposit slip or statement with your name, bank, branch and account number.

Student's declaration

The information I have provided in this application is true and I have not left anything out. I have read and understood the Privacy Statement. I understand that if I make a false statement or don't tell StudyLink of a change in any circumstances my payments may stop. If this happens I understand that I will have to pay back any overpayments plus collection costs, and I could be prosecuted.

Student's signature

<input type="text"/>	<input type="text"/> Day	<input type="text"/> Month	<input type="text"/> Year
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The easiest way to tell us about any changes is using MyStudyLink at studylink.govt.nz

MyStudyLink get it all done online

- check out what financial assistance you may be able to get
- apply for your student finances
- check your Student Allowance and Student Loan application status
- view and update your personal details
- change the amount of your living cost payments and apply for your course-related costs
- view details of your next payment and previous transactions
- view your mail
- view and accept your Student Loan Contract.

How to contact us

Website: studylink.govt.nz
Phone: **0800 88 99 00**

Using Connect

A quick and easy way to send us your documents

1. Create an account at connect.co.nz with your **RealMe login**
2. Upload your verified documents
3. Submit to StudyLink