

STUDYLINK NEWS

A resource for education providers and student associations

MARCH 2013



Welcome to the first edition of StudyLink News for 2013

You'll notice we've made some changes to the look and feel of StudyLink News. These changes are part of a continuous improvement focus to keep the content fresh and engaging, and to help draw attention to key issues.

We want to make sure that the information and updates about changes are clear and simple to navigate. Let us know what you think about the changes.

We've also made some changes to how we manage our workload to make it easier for students to get through to us. On page 2 you'll see an update about our Contact Centre operating hours. This follows the successful trial we emailed you about in January. We've made this change permanent, to ensure we have more people available to answer the calls at the busiest times of the day. We know that students have encountered some difficulties getting through recently as we work through the busiest time of the year. We will continue to make further changes to provide the best service we can to students.

By joining up with others who provide similar services and sharing resources we can build the skills and knowledge of our staff.

This leads to a better quality service and advice for students. It's been great to work with Inland Revenue to develop a staff sharing programme. When some of our temporary Contract Centre staff finish their contracts with us after helping with the busy summer season, they will have the opportunity to help Inland Revenue's call centre with their busiest period, which runs from April to September. They will focus on callers with Student Loan and general queries. Then, when it gets busy again for us from October onwards, we will have a pool of trained staff who can be up to speed in the StudyLink services really quickly.

We've worked together this year to help students get their Loans and Allowances organised in time to start study. We have appreciated your support as we have tried some different approaches this season. StudyLink held Apply Online sessions at Manukau Institute of Technology, Unitec and CPIT in February, and we held further sessions at Weltec in March. The Apply Online sessions are an opportunity for students who may not have internet

access at home, or need assistance with their applications, to talk to us and get their applications completed.

Another example of 'joining up in action' is in Christchurch, where the New Zealand Government centre is now open at 39 Durham Street, Sydenham. The centre is a collaboration between the Ministry of Social Development and Inland Revenue, to help people access the services they need, quickly and easily in one place. StudyLink Outreach shares the centre with a number of other services. Conditions for both staff and students at our temporary site following the earthquake were not ideal, so I'm pleased we can help students in this new space. As we marked the two year anniversary of the earthquake, it was great to have this fresh start for our team. We pay tribute to the resilience and commitment of all of you working in Christchurch.

Best wishes,



Susan Kosmala
General Manager

OUTREACH NEWS

CHRISTCHURCH

OUTREACH
MOVES TO
NEW SITE

After many months working from a temporary site in Papanui, Christchurch Outreach has moved to their new site at 39 Durham Street, Sydenham, Christchurch. The site opened on 19 February.

The site is a collaboration between the Ministry of Social Development, (MSD) and Inland Revenue (IR), allowing visitors to the site to access more government services from one location. They include MSD services Child, Youth and Family, Senior Services, Work and Income and StudyLink; and Inland Revenue services such as Child Support, Student Loans and Working for Families. For StudyLink staff, this is a welcome return to providing help and information to students from a permanent space. Southern Outreach Manager Chris Fraser says, "Watching our new building take shape was exciting, but the best part has been the opportunity for staff to work with other government agencies in new and innovative ways."

Students should be reminded that the best way to access StudyLink services is at www.studylink.govt.nz. If students need to arrange an appointment they can call us on 0800 88 99 00.

Seasonal
info

We are well into our busiest season as students return to study for the year.

During February 2013, we answered 145,415 calls to our Contact Centre, assisted 16,483 students in person at our Outreach sites and responded to 4,569 emails.

We processed 24,365 Student Allowance applications, 43,470 Student Loan applications and 3,634 Unemployment Benefit Student Hardship applications.

At 28 February 2013, we had 102,467 Student Loan borrowers and 25,982 Student Allowance recipients.

We continue to make improvements to our services to manage the challenges that the busy summer season brings. The most recent of these was a trial change in hours at our Contact Centre. You can find out more about this below.

CHANGE IN HOURS: Contact Centre

In January 2013, we trialled a change in hours for our Contact Centre with reduced opening hours from 8am until 5pm. This trial was to determine whether having the maximum staffing numbers available to take calls during the busiest times of the day would have a positive impact on the service we were able to offer to students, especially in our peak periods.

The results of the trial were very positive. We were able to answer more calls over fewer hours and reduced our average speed to answer (ASA) during the trial. Student feedback has been primarily positive, focusing on easy access and both speed and quality of service.

Based on the success of the trial and feedback received from students, the hours of the StudyLink Contact Centre permanently changed from Monday 18 February 2013. This change meant that during February, a period of the year where demand exceeds resource for a period of time, we continued to answer more calls, more quickly – 145,415 calls in February 2013 compared with 115,483 in February 2012. The number of call attempts that were not able to enter into the queue (capped calls) were also lower through February.

Students can call us on 0800 88 99 00 from either a landline or mobile phone between the hours of 8am and 5pm, Monday to Friday. Outside of our opening hours students can access their MyStudyLink accounts and apply online. These services are available 24 hours a day.

Annual General Adjustment

The Annual General Adjustment (AGA) will take place on 1 April 2013. The AGA is an adjustment to benefit rates according to changes to the cost of living that have occurred over the last 12 months.

For 2013, rates are increasing by 0.61%. There will be an increase to Benefits, Student Allowances, Student Loan living costs, New Zealand Superannuation and Veteran's Pension payments from 1 April 2013.

Students will see an increase in their Student Allowance and Student Loan living costs payments. They (and their partner if they have one) will also be able to earn a higher rate of income before their Student Allowance payments are affected. The Student Allowance parental income cut-out points are also increasing which means more students will be eligible for a parentally income tested Student Allowance. There is information about this change on our website for students to view.

HELPLINE NEWS

VOS ONLINE UPDATE

As some of you may be aware, in the past we have not been able to process VoS files containing student names longer than 30 characters, and VoS responses over this length have been returned to providers.

We have recently made an update to our system so that we can now accept responses regardless of the length of the student's name which will reduce the intervention required to process those files.

CHANGES TO STATUS REPORTS

In December's edition of StudyLink News, we let you know that we were working towards a change to standardised Status Reports.

The change will allow a full range of information to be provided on reports, rather than a limited amount.

We ask that you please use the status report that we provide as your primary resource for determining the current status of a Student Loan.

If you are unsure how to interpret the status report please call the StudyLink Helpline on 0508 885 885.

We are expecting standardised reports to be available from April 2013.



Meet our Helpline team...



We would like to introduce the StudyLink Helpline team, so you can put a face to the name of the person you are speaking with when you call.

The Helpline Team are specialists who answer provider questions, and can assist with tools like VoS online.

Members of the team are rostered onto the Helpline depending on the volume of calls expected each day.

Back row left to right: James Chamberlain, Eileen Collins, Luke Tracey, Jake Ward, Michael Nation, James Tinsley, Janelle Smith, Victoria Mailo and Julie Burke.

Middle row: Helen Lind, Anne-Marie Eaton, Ronelle Jerry, Tania Woodley and Simon Walker.

Front row: Arlene Mutale, Sharleen Tippins, Fatima Sae, Moana Smith, Junyi (Johnny) Yang and Tyler Aylward.

Absent: Hannah Kuhne, Hannah Pratt, Tracey Wills, Alisha Mulcahy, Mike Gencic.



We encourage all providers and student associations to check their websites regularly to ensure information provided to students is up-to-date. This is particularly important with recent changes to Loans and Allowances.

To help with this process, there is an overview of the changes at www.studylink.govt.nz

igovt update

The igovt logon means students only need to remember one set of logon details to access MyStudyLink. It is a simple and secure logon solution, implemented and managed by the Department of Internal Affairs. Igovt is being progressively rolled out across government, meaning students will be able to use the same igovt logon to access a range of government services.

Since we launched the igovt logon in August 2012, over 230,000 igovt logons have been created by students through the StudyLink website. Igovt users

have now successfully logged in over 2.1 million times.

Over 164,730 returning students have successfully completed the one-off linking process and have linked their existing StudyLink username and password to their igovt logon. Students are unable to access their MyStudyLink account or enjoy the benefits of applying using their account until they have completed the linking process.

If you receive enquiries from students about the igovt logon service, please refer them to the information and video tutorials on our website. If they need further assistance, they can call us on 0800 88 99 00.

REMINDER

SENDING EVIDENCE TO STUDYLINK

If a student asks you to send items to StudyLink on their behalf, please ask them to write their current postal address and phone number details on any verified birth certificate, passport, Inland Revenue number or bank account evidence you send. If the item already has an address on it, the student needs to confirm that it is current by noting so on the document.

Having a confirmed address helps us when identifying whether the student already has a record with StudyLink, and in creating a record if they don't. Having their contact details enables us to contact them if no applications have been made by the time the evidence is processed.

If you are faxing information through to StudyLink, it needs to be faxed to the right number to make sure it reaches the correct area:

0800 88 77 88: for VoS forms, Statement of Satisfactory Progress forms and other attendance related information to StudyLink / the Helpline.

0800 88 33 88: for sending general evidence through to StudyLink.



PASSPORT

Limited full-time study

Academic Best Interests

In the December edition of StudyLink News, we told you that the Limited full-time 'best interests' provision had been clarified to 'academic best interests'. This change took effect for study starting on or after 1 January 2013.

In response to questions about this change, we'd like to provide some further information.

The purpose of the Limited full-time study provision is to provide some flexibility to students who would struggle academically to successfully complete their study if undertaking it on a full-time basis. The provision is not intended to allow students to study part-time and receive a Student Allowance because they may have competing demands on their time.

The definition of 'academic best interests' inserted in the Student Allowances regulations is:

...academic best interests, in relation to a student, means that the student would be likely to fail, for academic reasons, if he or she undertook a full-time course but would be likely to pass more than half of the course if he or she studied part-time.

In determining whether or not it is appropriate to approve an application under the Academic Best Interests Limited full-time provision, StudyLink seeks the advice of the student's education provider. We are not asking you to decide whether a student will be approved for Limited full-time status, StudyLink is responsible for that decision. However, we are asking for your advice and opinion from an academic point of view on whether you consider Limited full-time status appropriate for that student's particular circumstances.

A transition provision has been included in the Regulations that provides for students who were approved for Limited full-time study under the old 'best interests' provision prior to 31 December 2012. These students will continue to be

eligible for a Student Allowance until 31 December 2014 or until they complete their study programme, whichever occurs first. These students must also meet all other eligibility requirements for a Student Allowance.

Students who suffer illness or cannot study full-time for reasons beyond their control (e.g. due to disability) may be eligible for Limited full-time status if they meet all other criteria.

See studylink.govt.nz for information on Limited full-time status.



LATEST NEWS

MOVING ON UP!

Minister Joyce recently launched a new Ministry of Education report – *Moving on up: what young people earn after their tertiary education*.

Data from the report has been used by Careers New Zealand to develop a Compare Study Options online tool, which allows students to compare earnings by qualification level and field of study.

As well as data on earnings, the report shows what proportion of young graduates are in employment or in further study over their first 5 years after study.

The report is available on the Education Counts website, www.educationcounts.govt.nz in the publications section. Find the Compare Study Options tool at www.careersnz.govt.nz.

ENDURING POWERS OF ATTORNEY

PUBLIC CONSULTATION

The Minister for Senior Citizens is conducting a public consultation from 1 March to 30 June 2013. The consultation seeks feedback on how well changes to laws regarding enduring powers of attorney that came into effect in 2008 are working to provide greater protection for the rights and interests of people unable to manage their own affairs.

You can share your views by completing the online questionnaire on the Ministry of Social Development's [website](http://www.socdev.govt.nz). For a hard copy of the questionnaire, phone 0800 273 674.

Student Job Search: Showcasing the value of students in the community

Hiring students is a win-win situation for all parties involved – not only does it endorse the Tertiary Education Institute (TEI)'s community value, but it helps the TEI to offer its students an opportunity to apply their learning in a practical environment. It also provides students with work experience and funding for their studies.

The students provide the community with a talent pool that is flexible, enthusiastic and great value for money.

In 2012 Student Job Search helped approximately 26,000 students into employment. This equated to over 4 million hours of productivity and 65 million dollars in earnings for students.

Long term students may also make important connections and form critical relationships within these communities, which may improve the likelihood of them staying and contributing after they graduate.

Student Job Search is a cutting edge job-matching service that operates a unique web based service accessible to all communities throughout New Zealand. It is owned by 22 member Student Associations from around the country. To find out more about this service visit www.sjs.co.nz.

For more information about this article, please contact Dean Jervis at dean.jervis@sjs.co.nz.

STUDENT JOB

SEARCH

Te Roopu Rapu
Mahi Tauria

StudyLink Service Charter

This year we'll be updating our StudyLink Service Charter. The charter sets out the standards of service students can expect from us, and what we in turn expect of them.

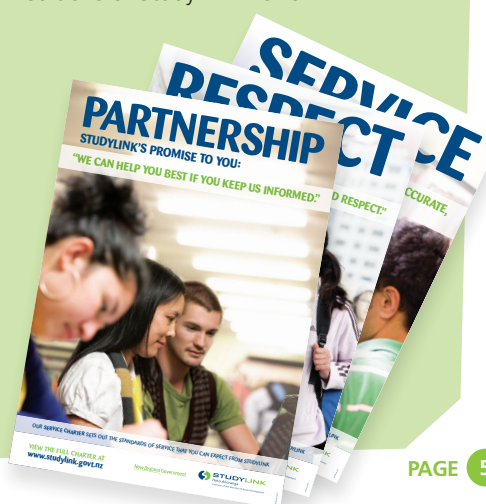
The charter covers five key areas:

- How we work with students.
- The information we provide.
- The information students give us.
- How we communicate.
- What we need from students.

It was developed in 2009, in consultation with students, education providers and staff, and we would like feedback from as many people in these groups as possible as we update it.

You can read the charter on our website: <http://www.studylink.govt.nz/about-studylink/service-charter/index.html>

We'll be consulting with our stakeholders about this later in the year, and will update you on the project in future editions of StudyLink News.



Inland Revenue Update

Things you
need to know
about
student loans

Budget 2012 changes

Changes to the Student Loan Scheme announced in Budget 2012 are set to take effect from 1 April 2013.

Repayment rate increase

The repayment rate for Student Loans will increase from 10 cents to 12 cents in the dollar from 1 April 2013.

Repeal of the voluntary repayment bonus

The voluntary repayment bonus will no longer be available from 1 April 2013. Any extra repayments made for Student Loan obligations for the 2010 to 2013 tax years (1 April 2009 – 31 March 2013) may still qualify for the bonus. Extra repayments made from 1 April 2013 for obligations for the 2014 tax year onwards will no longer qualify for the bonus. However, these additional repayments will still help borrowers pay off their Student Loan faster.



Inland Revenue
Te Tari Taake

Reminder on other Student Loan repayment changes

Adding "SL" to tax codes

Borrowers who are working for salary or wages in New Zealand generally have to use tax codes with the "SL" repayment code. This ensures correct amounts are deducted from their pay toward their student loans.

Repayment exemption for full-time students

Borrowers who are studying full-time in New Zealand and working can apply for a repayment exemption if they expect to earn less than \$19,084 during the tax year. They don't need to use a tax code with the 'SL' repayment code and won't have Student Loan repayments deducted from their pay while they're exempt.

Reduced deductions on secondary earnings

Borrowers who are working 2 or more jobs in New Zealand may be able to apply for a reduced Student Loan deduction rate on their secondary earnings.

They need to earn less than the pay period threshold (e.g. \$367 weekly) from their main job and be using a secondary tax code.

No end-of-year repayment obligations for salary or wage earners

Borrowers in New Zealand on salary or wages only will no longer have an end-of-year repayment obligation. This means they won't have a student loan bill or refund at the end of the 2013 and future tax years. This is because their Student Loan deductions every pay day will be considered as meeting their repayment obligation for that pay period, unless there are significant over- or under-deductions.

Manage Student Loans with myIR Secure Online Services

Borrowers can see a complete and up-to-date view of their loan balance with myIR. They can also apply through myIR for a repayment deduction exemption and special deduction rate, or repayment holiday if they're going overseas.

Youth Guarantee

Youth Guarantee is a provision funded by the Tertiary Education Commission (TEC) offers fees-free tertiary education targeted at learners aged 16-17. Youth Guarantee is funded separately from Student Achievement Component (SAC) funding, which means Youth Guarantee learners have different access to Student Loans and Allowances.

Student Support Eligibility

Students enrolled in Youth Guarantee are not eligible for Student Loans but may be eligible for Student Allowances if they meet the eligibility requirements.

It is important students have accurate information about the student support services or other sources of financial assistance they can access while enrolled in a Youth Guarantee qualification(s). StudyLink are aware that some students

have received incorrect information from providers, and are keen to prevent this happening again. We suggest you regularly check out our webpage for up-to-date information and make sure your web and printed material are correct.

See www.studylink.govt.nz for more information on eligibility.

System and Reporting Changes

StudyLink and TEC have made changes to their information sharing process. These changes ensure Youth Guarantee students are easily identified and approved for appropriate funding. This means that from 2013, education providers may not use the same qualification code for Student Achievement Component (SAC) and Youth Guarantee funded qualifications. This includes the use of the concurrent qualification function.

So which Youth Guarantee Code should you use for Verification of Study (VoS)?

For education providers who set up concurrent qualifications for Youth Guarantee purposes, the 'COxxxx' code should be used for this field in VoS.

For further details on system and reporting processes for Youth Guarantee funded courses, please see the document Single Data Return Operations Guidance for 2013 on TEC's website at www.tec.govt.nz.

If you have questions about the VoS process, please contact us via the Education Provider helpline on 0508 885 885.

CALENDAR

2013

MARCH

StudyLink News
Semester 1 begins

APRIL

Annual General
Adjustment changes
Repayment rate and
voluntary repayment
changes implemented
Status Report changes
implemented

JUNE

StudyLink News
Regional stakeholder
meetings
Second semester
application period

JULY

Welfare Reform
changes implemented

SEPTEMBER

StudyLink News
Sector Group meetings

Recent changes to student support

Changes to Student Loans and Student Allowances announced as part of Budget 2011 and Budget 2012 have now been implemented.

StudyLink has communicated these changes to students and stakeholders through a wide variety of channels since they were announced. This includes regular updates in StudyLink News.

A reminder of these changes is below:

Student Loan changes

- Every new Student Loan application requires the details of an alternative contact person.
- Borrowers that are \$500 or more in default with some of that amount overdue for a year or more, are no longer able to borrow from the Student Loan Scheme.
- Students aged 55 or over are only eligible for the compulsory fees component of the Student Loan (unless they meet grandparenting criteria).
- A cap of 2 EFTS per year will be imposed on all Student Loan applications. Any Verification of Study that exceeds the 2 EFTS cap per loan account will not be funded via the Student Loan.

- A \$35,000 compulsory fees cap per EFTS will be imposed on pilot training qualifications.

Student Allowance changes

- Students who are studying a postgraduate qualification no longer qualify for a Student Allowance. Students who are studying a Bachelor degree with Honours programme are excluded from this change and remain eligible for Student Allowance. Students with dependants, e.g. partner, spouse or child, may qualify to receive Student Allowance under the grandparenting provision.
- Students who are studying and require further Student Allowance assistance beyond 200 weeks will no longer be able to apply for an extension under the Recognised Long Programmes, Equivalent Long Programmes and National Interest/Retraining criteria. Students who already have an extension on 200 weeks approved in 2012 will continue to have access for the agreed period.

For more information see www.studylink.govt.nz



Paid Practical Work

Information for providers

If students are completing a period of compulsory paid practical work as part of their course requirements, and are being paid for this work, they are not entitled to receive Student Allowance payments while they complete it.

Please advise students that, if they are completing paid practical work, they must let us know. They need to do this by calling 0800 88 99 00.

Visit www.studylink.govt.nz for more information.