THINKING ABOUT STUDY?





THINGS YOU'LL NEED TO THINK ABOUT

We know taking those next steps after you finish school can be overwhelming. If you're planning to study there's a lot to think about, but take it one step at a time and you'll get there.

It's never too early to start working out what your study will cost and how you'll pay for it.

1 DECIDING WHAT YOU WANT TO DO

If you're not sure what you want to do, start by talking with whānau, friends, and your teachers about your ideas. They may come up with options you haven't thought about.

Think about what's best for you. Just because your friends are going to study doesn't mean you have to follow them.

The Careers New Zealand website has some great information to help you plan the next steps.

> Check it out at careers.govt.nz

2 FIND OUT ABOUT THE COST OF STUDY

If you're going to tertiary study after you leave school, you'll need to figure out how much it's going to cost and how to pay for it.

It's never too early to start planning, visit studylink.govt.nz

3 CHECK IF YOU CAN GET A STUDENT ALLOWANCE OR LOAN

Use our eligibility test to work out what kind of help you could get while studying. You'll need to know who you'll be studying with, and dates of your course (just give us an estimate, its OK if your course details change).

If you're under 24 with no children, you'll need to give us your parents' income so we can check if you can get a Student Allowance.

> Find out what you can get at studylink.govt.nz

Student allowance

This is a weekly payment to help with living expenses – you don't have to pay it back. If you qualify, the amount you get depends on:

- vour income
- your living situation
- your parents' income (if you're under 24 years).

Student loan

The Student Loan can help with the costs of study. You'll have to pay this back once you're earning over a certain amount. If you're a full-time student, you may be able to get a loan for:

- compulsory course fees
- course-related costs
- living costs.
- > Find out what you can get at studylink.govt.nz

4 SET UP A REALME® VERIFIED IDENTITY

Using your RealMe verified identity when you apply online for your Student Allowance and Loan, means you won't need to send us proof of your identity.

Its best to apply for your RealMe verified identity early. Once it's processed, then you can apply for your Student Allowance or Loan.

> Find out more at realme.govt.nz

5 APPLY BEFORE 16 DECEMBER

You don't have to wait for your NCEA results.

Don't worry if things change, you can update your application details like your education provider or course, or even withdraw your application at any time.

Apply at studylink.govt.nz

Apply before 16 DECEMBER

for the best chance of having everything sorted when you start your study.

For more information go to StudyLink.govt.nz

