



Sample Hall Payment Schedule

Whānau Mārama 2026

For students receiving the Student Allowance or Student Loan living costs

Total Cost of Hall Board*: \$15,597.14 (2-3 Bed Apartment, not catered), \$17,490.00 (1 Bed Apartment, not catered)

Total Income from Student Loan: \$12,290.34

Shortfall:

- \$3,306.80 (\$87.02 pw) (2-3 Bed)
- \$5,199.66 (\$136.38 pw) (1 Bed)

Total income from Student Allowance: \$14,566.54

Shortfall:

- \$1,030.60 (\$27.12 pw) (2-3 Bed)
- \$2,923.46 (\$76.93 pw) (1 Bed)

Instalment Due Date		Amount Due (2-3 Bedroom)	Amount Due (1 Bedroom)	Loan Income	Allowance Income
Fee and deposit	Early Oct 2025	1,00.00	\$1,000.00	Nil	Nil
1st	30 Jan 2026	1,648.00	\$1,848.00	Nil	Nil
2nd	27 Feb 2026	1,648.00	\$1,848.00	\$646.86	\$766.66
3rd	27 Mar 2026	1,648.00	\$1,848.00	\$1,293.72	\$1,533.32
4th	24 Apr 2026	1,648.00	\$1,848.00	\$1,293.72	\$1,533.32
5th	22 May 2026	1,648.00	\$1,848.00	\$1,293.72	\$1,533.32
6th	19 Jun 2026	1,648.00	\$1,848.00	\$1,293.72	\$1,533.32
7th	17 Jul 2026	1,648.00	\$1,848.00	\$1,293.72	\$1,533.32
8th	14 Aug 2026	1,648.00	\$1,848.00	\$1,293.72	\$1,533.32
9th	11 Sept 2026	1,648.00	\$1,848.00	\$1,293.72	\$1,533.32
10th	09 Oct 2026	\$765.14	\$858.00	\$1,293.72	\$1,533.32
Total received after final instalment				\$1,265.28	\$1,533.32
TOTAL PAYMENTS		\$16,597.14	\$18,490.00	\$12,290.34	\$14,566.54

Notes

- To secure a place in a hall you need to pay a deposit - made up of an Administration Fee, Residential Activity Fee and a Security Deposit (refundable if all obligations met).
- The Student Allowance rate is based on \$383.33, which includes the accommodation benefit of \$60 and maximum living away from home allowance rate of \$323.33 for a student under the age of 24.
- The Student Loan rate is based on \$323.43, the maximum living costs available.
- Additional items to include in your budget are toiletries, cell phone and entertainment. \$70 per week on average, \$2,660 over 38 weeks. Whanau Mārama is not catered, so you will need to purchase your own food which will come at varying costs.

*Not including initial deposit of \$1,000



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