Accommodation Supplement

Many students get an Accommodation Supplement:

- Kelly is doing her Masters. She cannot get an Allowance for postgrad study, so she gets Student Loan Living costs plus an Accommodation Supplement.
- Ali has been studying for more than 7EFTS and no longer has access to the student loan. She now works part time and gets an Accommodation Supplement.
- Kevin works over summer, but only earns $350 per week. He tops it up with an Accommodation Supplement.
- Mark got the Allowance last year, but he can’t get it this year because he didn’t pass enough papers. Instead, he gets Student Loan Living Costs plus an Accommodation Supplement.
- Jen studies part-time and works part-time. She tops up her wages with an Accommodation Supplement.

To get one, you must:
- have accommodation costs (Housing NZ houses not included)
- Be a Permanent Resident/Citizen
- Have low income (see table below)
- Have low assets (under $2,700 for a single person or $5,400 for couple and sole parents for full rate)
- Not receive a Student Allowance (see note below about students under 24)

What if I pay board?
62% of board is considered “rent” for the sake of the Accommodation Supplement, e.g. if your board is $100 per week, calculate as $62 per week rent.

How much could I get?
It depends on your rent. The maximum rate for single people living in Wellington is $100 per week. See table at the bottom for other situations.

The Formula:

Example: Joe is a single guy who pays $160 rent in Wellington and earns $130 per week before tax.

Rent – "Entry Threshold" (see table) = $160 – $53 = $107
Then multiply the answer by 0.7 and round up to nearest dollar.
$107 x 0.7 = $74.9
... round up to get $75
Check that it is not more than the maximum.
$75 is less than the max of $100.
And check to see if your income will affect it.
$130 is less than the income threshold of $381 per week
So Joe could get $75 Accommodation Supplement.

<table>
<thead>
<tr>
<th>Single, 16+ years</th>
<th>Maximum</th>
<th>Entry threshold</th>
<th>Income threshold (if you earn over this, your rate will be reduced)</th>
<th>Cut-out point (if you earn more than this, you are not eligible)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wellington</td>
<td>$100</td>
<td>$53</td>
<td>$381</td>
<td>$641 - $781</td>
</tr>
<tr>
<td>Hutt/Porirua</td>
<td>$65</td>
<td>$63</td>
<td>$5381</td>
<td>$881 - $1,081</td>
</tr>
<tr>
<td>Mortgage</td>
<td>$120</td>
<td>$140</td>
<td>$616</td>
<td>$1,096 - $1,276</td>
</tr>
</tbody>
</table>

NOTES:
- For students under 24: Students under the age of 24 who are enrolled in full-time undergraduate study and do not qualify for an allowance because of parental income are ineligible. If there are any other reasons you are ineligible for an allowance (part-time enrolment, postgraduate study, poor performance) you may still be eligible for an Accommodation Supplement regardless of parental income.
- Students can apply for the Accommodation Supplement online through the StudyLink website.
- You will need to prove your accommodation costs with a signed lease agreement or flat sharing agreement or letter from the person you pay rent to.
- The Accommodation Supplement is calculated on a weekly basis.
- The Accommodation Supplement is tax-free and is generally not counted as income.
- The Student Loan Living Costs are not counted as income. More info about the Accommodation Supplement can be found on the WINZ website. Or you can e-mail student-hardship@vuw.ac.nz to ask questions.