

LIFE AFTER SCHOOL

a zine

Created by Students for Students

Kia ora,



Have you thought about what you're going to do when you leave school? (I'm sure everyone's been asking).

Will you go straight into the work force? Maybe travel for a while? Or go straight to university? Where will you live? Do you know the cost of moving out of home? Do you know what financial support is out there for you?

Well this is a little zine to get you thinking about some of the challenges that life after high school brings.



Contents:

1. Workforce

2. The Cost of Uni

3. Renting

4. Travel



How to get the most out of this zine...

We realise that some of the stuff in this zine some of you will probably already know. There'll be some stuff that is applicable for you now and other parts that you may not need just yet. Our hope is that you'll be able to use this zine as you need for what you need. It's an exciting world out there, go and make the most of it!

No plans to go to uni?
Desperate to make some
money? To learn the ins and
outs of employment and the
workforce, head to the
Workforce section of this
zine.

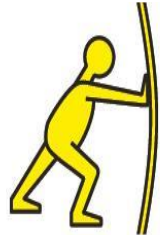
So you're all enrolled and
set to start uni... only
question is how you're
going to pay for it. Head to
The Cost of Uni page to
figure out what you'll need
to pay for and how to do it.

Maybe you're wanting to
move out or have plans to
go flatting? The Renting
page will give you some
things to consider before
you pack your bags.

Or maybe you just want to
head out and stretch your
wings. If you're planning a
big OE or even just jumping
the ditch, have a look at the
Travel page to make sure
you're prepared.



WORKFORCE

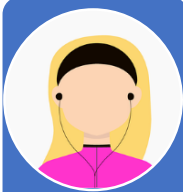


Not down for uni next year? Want to earn some cash? Here's some things you'll want to consider before you enter the workforce.


What Are My Options?



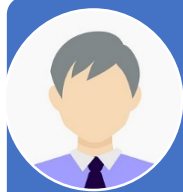
Some jobs do not require you to have a qualification but will provide you with training on the job. They may want you to go on courses as part of this, but it's important you know who's paying for it!



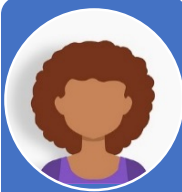
If the thought of more reading and study isn't appealing, you could consider going into a trade (e.g. plumber, builder). This could be through getting an apprenticeship (paid or unpaid) to pick up the skills you'll need.



Keen to go to uni but don't like the thought of a student loan? Some jobs will pay for you to get a tertiary qualification in return for having you work for them, such as the defence forces.



Another option is to get an 'entry level job' (no qualification needed) and work your way up. This is where experience and practical skills (e.g. customer service) is important. More experience and skills on the job = higher chances of promotion.



It may also be worth considering doing a practical course, certificate or diploma (such as through Polytech or Unitech) if it would help you along your chosen career path. Make sure you consider the financial side of things though, while some such courses are free others have fees which StudyLink may not cover.

Volunteering is also a great option to get experience!



Who's Who?

Navigating contracts, bank accounts, and IRD can be confusing, especially if you don't understand the terms. The definitions should help you to spot the differences between being an employee and a contractor/self-employee

EMPLOYEE:

- Has agreed to work for someone else
- Gets paid (salary, wages, commission)
- Has signed an employee agreement (AKA 'contract of services')
- Has minimum rights under employment laws

CONTRACTOR/ SELF-EMPLOYEED:

- Provides materials, labour, or services
- Receives money through what they charge for their services.
- Has signed an independent contractor agreement (AKA 'contract for services')
 - Pays their own tax

KiwiSaver:

Do I have a KiwiSaver?

Who is my KiwiSaver provider?

What percentage of my pay am I contributing?

Is my employer contributing? (They must if over 18)

Harassment:

Do I know what my rights are if I am harassed?

Privacy:

Am I being filmed against my consent?

Tax:

Am I already paying tax?

Am I paying the right amount of tax?

Am I on the right tax code depending on my situation?

Fair Pay:

Am I being paid at least the legal minimum wage?

Will I get paid more for overtime?

Hours:

What hours am I entitled to?

Am I receiving fair, legal breaks?

Giving Notice:

What are their policies for giving notice (quitting the job)?

Pay-slips:

Am I receiving accurate pay-slips with the hours I've worked and corresponding pay?

Rights as a Worker

Regardless of your working status, under NZ law you have working rights. Here are some things you should consider



TOP TIP: While working environments can be tiring and stressful, it really pays to establish a good work ethic and reputation within your workplace. A good boss will recognise these values and reward you (e.g. pay-rises, promotion). It's also well within your rights to request a pay-rise if you think this is justified (e.g. you've been there for a long time or taken on more responsibilities).

For more info, check out these websites:

<https://www.kiwisaver.govt.nz/>

<https://www.employment.govt.nz/>

<https://www.ird.govt.nz/>

<https://www.newzealandnow.govt.nz/>

<https://www.studylink.govt.nz/>

Call these numbers (but be prepared to wait!):

0800 775 247 (Inland Revenue Department, IRD)

0800 88 99 00 (StudyLink)

Or visit:

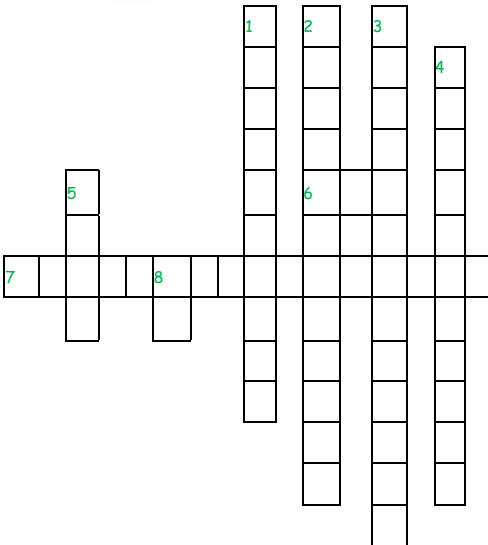
Your bank's local branch

Your local Justice of the Peace (JP)

The Cost of Uni ...

University can leave you in thousands of dollars of unwanted debt, but if you work the system, you can be left with minimal amounts that can be paid off in no time.

Let's start by exploring some of the things that you need to think about when applying for uni ...



1. Who is New Zealand's national provider for University costs?
2. How much money can you get for you course related costs per year (e.g. books)?
3. Besides a student loan, what is another way to pay for your studies?
4. What date do you have to apply for your student loan by? (answer in numbers and letters)
5. How many papers does a full time student take per semester?
6. How many semesters are there in one year (excl. summer school)?
7. What is it called when you get free weekly money from New Zealand's national study provider?
8. Do all papers cost the same amount?



Course fees

If you are not paying for your studies outright, or haven't received a scholarship, Study link is the place for you to go. They provide all the money you need to pay for your courses and the best part is that it is interest free! Make sure you know when your application has to be in because you don't want to miss out.

Course resources

Most courses have required books that you need to buy, however there are more options than just buying it from your university's book store. There are many Facebook pages and trade me sites that sell these books second hand, for good prices. A lot of books are also available as eBooks now. If you are really stuck for cash, Study link do provide \$1000 per year as an add on to your student loan for course related costs.

Living costs

Study link provides up to \$170 for weekly expenses, however, there are two options. Firstly, there is student allowance, this is based off your parents' income if you are under 24, and it is essentially free money that does not have to be paid back. The other option is a weekly student loan. This has to be paid back and is added onto your student loan. We would recommend to only borrow this money if it is essential as it can add thousands of dollars onto your student loan.

Living situation It is also good to consider where you are going to live whilst at uni. It is best to live in a supportive environment that also doesn't get you in debt. Do what you can afford. For many, family homes is a great option but when that isn't possible uni's do



have halls for students to live in, or through social media, great flats can be discovered.



Travel

When you are deciding what uni to attend, make sure you find out how much it will cost you to bus or train there. Or if you are driving, how much will petrol cost and do you also have to pay for parking? In big cities like Auckland, these extra costs can come as a shock if you haven't prepared appropriately.



Renting...



Tenant	<ul style="list-style-type: none">• A person who occupies land or property rented from a landlord.
Landlord	<ul style="list-style-type: none">• The owner of real estate, which is rented or leased to a tenant.
Rent	<ul style="list-style-type: none">• Rent is the money paid by the tenant for the right to live in a property.
Bond	<ul style="list-style-type: none">• Bond is money that a landlord can ask tenants to pay as security when they move into a property.
Letting Fees	<ul style="list-style-type: none">• Letting fees are another expense tenants may need to pay if they use a letting agent.
Utilities & other payments	<ul style="list-style-type: none">• Landlords and tenants are responsible for paying different expenses during a tenancy, e.g electricity, gas, water, telephone and internet.



Flatmate Tips:

Communication!

Developing a good relationship where you are comfortable discussing issues in a respectful and friendly way is key to happy flatting life.

Pulling your weight!

Determine what your flat believes is an equal share of responsibilities, e.g create a house chores roster.



Answers
1. C
2. A
3. B
4. B

Be aware of your rights and responsibilities.

Tips for flat mates, tenants, landlords and property managers are available at:

<https://www.tenancy.govt.nz/starting-a-tenancy/ready-to-rent/ready-to-rent-guide/>

To all Roommates out there:

I have a dream that one day



Quiz: Do you know your rights??

• 1. How much notice does my landlord need to give me before a property inspection?

A: None
B: 24 hours
C: 48 hours

• 2. Who pays for electricity and gas?

A: Tenant/s
B: Landlord
C: Council

• 3. Who is responsible for repairs or damage caused by natural events (storms, floods, earthquakes)?

A: Tenant/s
B: Landlord
C: Council

A: 30 days written notice
B: 60 days written notice
C: They don't

• 4. How much notice does a landlord need to give tenants when increasing rent?

Travel

So you want to travel? Like the idea of seeing the world.

If travel is your next option after school you need to be prepared and be aware of the realities of travelling, especially if you've never travelled before.

The world is a wide open space of wonder, what will you discover?

Before you travel, research countries of interest to learn about the circumstances and background of the country.

Advise based on destinations:

<https://www.safetravel.govt.nz/travel-advisories-destination>

Travel quizzes:

<https://www.telegraph.co.uk/travel/quizzes/>

Travel advice for certain countries:

<https://www.worldcare.co.nz/news.aspx>

Bigger view of the world

New places & cultures

New experiences

Check out these useful links:

Don't know what to do after high-school? Don't know what to study? Have you considered taking a gap year?

Taking a gap year

If you take a gap year you could work and live overseas. There's heaps of different options available:

- ✓ Work at summer camps overseas e.g. camp America
- ✓ Go on a volunteer experience trip
- ✓ Go on a sporting or cultural exchanges
- ✓ Teach English overseas
- ✓ Work as an au pair or nanny overseas



Travel Checklist

- Flights booked
- Accommodation booked
- Suitcase packed
- Mixture of money and a credit card
- Any vaccinations needed?
- Passport valid? Visas?
- Travel registered with the NZ government <https://www.safetravel.govt.nz/register-your-travel>
- Copy of important documents left with friends and family
- Travel insurance
- Safety considerations
- Understanding of cultural sensitivities

Advice

- Be prepared before you go
- Visit the local tourism centre
- Know where the NZ embassy is
- Try the local food
- Learn basic phrases
- Take lots of photos
- Research where you're going
- Dress like a local
- Carry a basic first aid kit
- Carry a lock
- Take picture of your baggage and clothes



Thanks for reading our zine. We hope this helps with your future endeavors!