

How can we help you?

If you have any questions please call us free:

General enquiries	0800 559 009
Service express	0800 33 30 30
Community Services Card	0800 999 999
Working people	0800 774 004

If you are deaf or find it hard to communicate by phone, you can send a message to our Deaf Link free-fax on 0800 621 621 or email MSD_Deaf_Services@msd.govt.nz

If English is not your first language, we will do our best to find an interpreter to help you talk with us.

At Work and Income we're here to help all New Zealanders in any way we can. Please tell us everything about your individual situation so we can help.

We want to make things as easy as possible for you, and to help you get all the financial and job search help you need. If you have any questions please talk to your Case Manager or contact us on 0800 559 009 or visit our website www.workandincome.govt.nz.

We can grant you financial assistance from the date you first contact us, if you complete your application within 20 working days of that date.

Below are some of the financial assistance most commonly paid for the situations described.

If you are...	You may be able to get...
Working and on a middle to low income, facing high costs or in financial hardship	<input type="checkbox"/> Extra financial support (see the next page)
Aged 65 years old or over	<input type="checkbox"/> New Zealand Superannuation <input type="checkbox"/> Living Alone Payment <input type="checkbox"/> Extra financial support (see the next page)
Caring for someone sick or infirm	<input type="checkbox"/> Domestic Purposes Benefit
A woman alone 50 years or over or your partner has died	<input type="checkbox"/> Domestic Purposes Benefit <input type="checkbox"/> Widow's Benefit
16 or 17 years old, unemployed and looking for work or can't work because you're sick, injured, disabled, or still at school or training	<input type="checkbox"/> Independent Youth Benefit <i>only if you can't live with or be supported by your family</i> <input type="checkbox"/> Invalid's Benefit <input type="checkbox"/> Sickness Benefit
Looking for full-time work	<input type="checkbox"/> Unemployment Benefit <input type="checkbox"/> Emergency Benefit
A trainee on an approved work-related course	<input type="checkbox"/> Unemployment Benefit
Not able to work because of an illness, injury or disability or pregnancy	<input type="checkbox"/> Invalid's Benefit <input type="checkbox"/> Sickness Benefit <input type="checkbox"/> Emergency Benefit
A person with a disability from NZAF service or the surviving spouse of an ex-service person	<input type="checkbox"/> War pensions
Raising children alone	<input type="checkbox"/> Domestic Purposes Benefit <input type="checkbox"/> Emergency Maintenance Allowance <input type="checkbox"/> Widow's Benefit
A refugee, or someone who can't get other types of income support	<input type="checkbox"/> Emergency Benefit
Caring for someone else's child	<input type="checkbox"/> Orphan's Benefit <input type="checkbox"/> Unsupported Child's Benefit <input type="checkbox"/> Domestic Purposes Benefit <input type="checkbox"/> Emergency Benefit <input type="checkbox"/> Widow's Benefit
Going to a hospital or rest home long term	<input type="checkbox"/> Residential Care Subsidy <input type="checkbox"/> Special Disability Allowance
Caring for a disabled child	<input type="checkbox"/> Child Disability Allowance

If you have an immediate, essential or emergency need for an item or service that you cannot afford to pay for right now, please phone the Work and Income Contact Centre on 0800 559 009.



Work and Income
Te Hiranga Tangata

A service of the Ministry of Social Development

Do you need extra financial support with...	You may be able to get...
Housing costs <i>for example</i> <ul style="list-style-type: none"> • rent, board or mortgage payments • overdue rent or power account • buying household appliances and furniture • urgent and essential house repairs 	<input type="checkbox"/> Accommodation Supplement <input type="checkbox"/> Advance payment of benefit <input type="checkbox"/> Special Needs Grant <input type="checkbox"/> Temporary Additional Support <input type="checkbox"/> Recoverable Assistance Payment
The cost of setting up a business <i>for example</i> <ul style="list-style-type: none"> • professional fees for business advice • purchase plant and equipment or initial start-up stock • buy materials required to produce goods for the business 	<input type="checkbox"/> Business Training and Advice Grant <input type="checkbox"/> Enterprise Allowance
The costs of working <i>for example</i> <ul style="list-style-type: none"> • buying work clothes, safety boots or tools • paying for travel when you start working • necessary living costs until you get your first pay • weather conditions affecting your seasonal work • childcare, before or after school or holiday care 	<input type="checkbox"/> New Employment Transition Grant <input type="checkbox"/> Recoverable Assistance Payment <input type="checkbox"/> Transition to Work <input type="checkbox"/> Temporary Additional Support <input type="checkbox"/> Seasonal Work Assistance Payment <input type="checkbox"/> Childcare Subsidy <input type="checkbox"/> OSCAR Subsidy
Health costs <i>for example</i> <ul style="list-style-type: none"> • prescriptions and doctors' visits • extra costs of having a disability • transport costs to doctor or hospital • ambulance fees • dentures, glasses or hearing aids 	<input type="checkbox"/> Community Services Card <input type="checkbox"/> Disability Allowance <input type="checkbox"/> Child Disability Allowance <input type="checkbox"/> Home Help <input type="checkbox"/> Recoverable Assistance Payment <input type="checkbox"/> Special Needs Grant <input type="checkbox"/> Temporary Additional Support <input type="checkbox"/> Advance payment of benefit
Study costs <i>for example</i> <ul style="list-style-type: none"> • course fees and costs such as stationery, text books and travel • living costs for children studying away from home 	<input type="checkbox"/> Training Incentive Allowance <input type="checkbox"/> Away from Home Allowance <input type="checkbox"/> Special Needs Grant <input type="checkbox"/> Recoverable Assistance Payment <input type="checkbox"/> Advance payment of benefit <input type="checkbox"/> Course Participation Assistance
Family costs <i>for example</i> <ul style="list-style-type: none"> • childcare, before or after school or holiday care • school uniforms, books and exam fees • caring for a special needs or disabled child • car seats and safety helmets • costs of having a multiple birth 	<input type="checkbox"/> Childcare Subsidy <input type="checkbox"/> OSCAR Subsidy <input type="checkbox"/> Working for Families Tax Credits <input type="checkbox"/> Recoverable Assistance Payment <input type="checkbox"/> Child Disability Allowance <input type="checkbox"/> Advance payment of benefit <input type="checkbox"/> Home Help <input type="checkbox"/> Temporary Additional Support <input type="checkbox"/> Special Needs Grant <input type="checkbox"/> Course Participation Assistance
Funeral costs <i>for example</i> <ul style="list-style-type: none"> • funeral costs for your child, partner or parent • travel costs to attend the funeral of a family member 	<input type="checkbox"/> Funeral Grant <input type="checkbox"/> Advance payment of benefit <input type="checkbox"/> Recoverable Assistance Payment
Emergency, essential or immediate needs <i>for example</i> <ul style="list-style-type: none"> • emergency dental and medical care • food and bedding • power reconnection fees • hire purchase, debt and loan repayments 	<input type="checkbox"/> Special Needs Grant <input type="checkbox"/> Temporary Additional Support <input type="checkbox"/> Recoverable Assistance Payment <input type="checkbox"/> Advance payment of benefit

If you want to know about other support agencies in your community that may be able to help, please contact your nearest Work and Income Service Centre or talk to your Case Manager.

More about financial assistance

Here's more information about the financial support you and your family may be able to get. It's only a quick guide, and there are other conditions. If you'd like to know more, please call us free on **0800 559 009**, get in touch with your Case Manager, or look at the brochure stand in your local Work and Income Service Centre.

Accommodation Supplement

This payment can help with your rent, board or the cost of owning a home. You may be able to get it if your income and cash assets are lower than a certain amount, but you or your partner can't get it if you rent a property owned or managed by Housing New Zealand.

Advance payment of benefit

If there's something you really need but can't afford to pay for right now (like appliances, rent or school uniforms) you may be able to get some of your benefit paid ahead of time. You need to pay it back and there are other conditions.

Away from Home Allowance

If you have children 16-17 years old living away from home to go on a tertiary or training course you may be able to get this allowance to help with their living costs.

Child Disability Allowance

You may be able to get this allowance if you are caring for a disabled child. It doesn't depend on your income or costs, but the child must be under 18 years old, have a physical or mental disability and need constant care and attention. A Disability Allowance may also be available.

Childcare Subsidy

If you have pre-school children who go to an early childhood education service, the subsidy can help with your childcare costs.

Community Services Card

This card gives you and your family discounts on doctors visits and prescriptions. You'll get one if you get a benefit – or you can apply for one if you don't get a benefit but are a superannuitant or on a low to middle income.

Debt Recovery Suspension

If your benefit has been cancelled because you have started paid employment you may be able to have any debt repayments suspended for up to three months. Talk to your Case Manager.

Disability Allowance

This allowance can help towards the extra costs you, your child or partner have because of a disability. It can help pay for things like regular visits to the doctor or hospital, medicines, extra heating, special food or travel.

Domestic Purposes Benefit

If you are 18 years old or over (or 16-17 if you have been legally married), you may be able to get this benefit if you are

- raising children alone *or*
- caring for someone sick or infirm (not your partner) *or*
- a woman alone aged 50 or over.

Emergency Benefit

If you're in an emergency situation and need financial help but don't qualify for another type of benefit, you may be able to get an Emergency Benefit. There are other conditions so talk with your Case Manager first.

Emergency Maintenance Allowance

If you don't qualify for the Domestic Purposes or Widow's benefits but are in an emergency situation and need financial help you may be able to get this allowance. You'll need to meet certain conditions so please talk with your Case Manager about it.

Funeral Grant

If your partner, child or parent has died – or you are arranging the funeral for someone, you may be able to get this grant to help with their funeral costs.

Home Help

This allowance can help if you've had a multiple birth, have a domestic emergency or need domestic support with things like housework, cooking or childcare.

Independent Youth Benefit

You may be able to get this benefit if you are 16-17 years old, can't live with your parents, are independent and

- unemployed and looking for full-time work *or*
- still at school or on a work-related course *or*
- can't work because of sickness, injury or disability.

If you are 16 or 17 years old, married, in a civil union or de facto relationship you can live with your parents and may still get it.

Invalid's Benefit

If you have a permanent and severe sickness, injury or disability that stops you working or makes it difficult for you to work, you may be able to get this. You must be 16 years old or over and have lived here for a number of years.

Living Alone Payment

If you live alone, you may qualify for the Living Alone Payment in addition to your New Zealand Superannuation

or Veteran's Pension. You can get the payment from the date you started living alone or the date we receive your application, whichever is later.

If your partner has died recently and you apply within 28 days, the payment can be started from the day after your partner died.

New Employment Transition Grant

You may be able to get this grant if you have been working for 6 months or less and you miss out on income because you, your partner or child are sick, or you have problems with childcare arrangements. You need to have a dependent child or children.

New Zealand Superannuation

You may qualify for this if you are 65 years old or over and have lived in New Zealand for a total of 10 years since you turned 20 (5 of those years have to be since you turned 50). If you live alone you may be able to get a Living Alone Payment.

Orphan's Benefit

If you are looking after someone else's child because the child's parents have died or can't be found, or can't look after their child because they have a long-term illness, you may be able to get this benefit. You need to be

- 18 years old or over and the main caregiver of the child *and*
- expect to care for the child for 12 months or more *and*
- not be the child's natural or adoptive parent.

OSCAR Subsidy

If you have school-age children and you are working, training or taking part in a work-related activity, the OSCAR Subsidy can help pay for your children's care before or after school and in the holidays.

Recoverable Assistance Payment

This is for people not receiving a main benefit. If you need something but can't afford to pay for it right now (like appliances, rent or school uniforms) you may be able to get this assistance. You need to pay it back and there are other conditions.

Residential Care Subsidy

This subsidy can help with the costs of long term residential care in a rest home or hospital. It is paid by the Ministry of Health.

Sickness Benefit

If you temporarily can't work full-time because of sickness, injury, pregnancy or disability, you may be able to get this benefit. You need to be 18 years old or over (or 16-17 and living with a partner and children that you support) and

- have a job now but had to reduce your hours and income *or*
- be unemployed or working part-time and find it hard to look for and do full-time work.

If you are 16 or 17 years old you can also get this benefit on the grounds of hardship if you are pregnant.

Special Disability Allowance

The Special Disability Allowance may help with the costs of visiting your partner if they are in hospital (for at least 13 weeks) or getting a Residential Care Subsidy. You must be on income support to get this allowance.

Special Needs Grant

This payment can help with urgent things that you really don't have any other way to pay for, like food, bedding and emergency dental or medical care. You won't usually have to pay this grant back. There are other conditions so talk with your Case Manager if you'd like to know more.

SuperGold Card

The SuperGold Card will entitle you to discounts from participating businesses and give easy access to concessions on government and local authority services. This card will be sent to you automatically soon after your New Zealand Superannuation/Veteran's Pension is granted. If you have a non-qualified partner included in your New Zealand Superannuation, they will also get a SuperGold Card.

Temporary Additional Support

If you're in hardship and urgently need help with your essential living costs and you have no other way of meeting these costs, please talk to us.

You will not get Temporary Additional Support if you currently receive a Special Benefit. Your Special Benefit will continue until you no longer need it.

Training Incentive Allowance

This allowance is for people on Domestic Purposes, Widow's or Invalid's benefits, or Emergency Maintenance Allowance, who are training to improve their work skills.

Unemployment Benefit

If you are 18 years old or over (or 16-17 and have a partner and child you support), you may be able to get this benefit. You need to be

- looking for full-time work and able to start work now *or*
- on a work-related training course full-time.

If you need extra financial support talk to your Case Manager.

Unsupported Child's Benefit

If you are looking after someone else's child because the child's parents can't support them due to a family breakdown, you may be able to get this benefit.

You need to be

- 18 years old or over and the main caregiver of the child *and*
- expect to care for the child for 12 months or more *and*
- not be the child's natural, step parent or adoptive parent.

more over the page

Your personal assessment

Your Case Manager will fill in this section with you.

Here's a summary of what we talked about today.

This is how much you're likely to get. It's only a guide so we'll send you a letter confirming exactly how much you will get. If you have any questions please give your Case Manager a call.

This is your client number

Main benefit

.....

\$

Other allowances

.....

\$

.....

\$

.....

\$

.....

\$

Less deductions for

.....

\$

.....

\$

TOTAL INCOME SUPPORT per week

\$

will be made to your bank account(s) each week/fortnight on a Tuesday/Wednesday/Thursday.

Your share is

\$

Your partner's share is

\$

The first payment is

\$

due to be paid on

..... / /

Your share is

\$

Your partner's share is

\$

The rates and payments shown above are only an estimate that is based on information you have given us at the time this assessment was calculated. You will get a letter with your final assessment later on to confirm your payments. Please note we can only give partner details if your partner has given us permission to do so.

We may need more information

If we have asked you to give us more information it's really important you get this information to us as soon as possible – so we can start paying your income support.

Please get your information to us by

/ /

Here is what we need from you...

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-
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-
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-

Tell us about changes

When you get income support you need to tell us straight away about any changes to your personal situation. If you don't you could miss out on extra payments – or end up with a debt to pay back. Here are some things you need to tell us about:

- any changes in your income
- any changes related to work or study
- any changes in your home or family situation
- if you intend to go overseas
- if you go into hospital
- if you change address
- if you change your name or bank account
- any change in costs you get extra help for.

A final note

We are here to make things as easy as possible for you and to help you get all the financial help you're entitled to. So if you have any questions about anything in this brochure please call us free on **0800 559 009** or talk with your Case Manager. We'll be happy to help in any way we can.

When you get income support you can quickly check your benefit details by calling Service Express free on **0800 333 030** any time. For anything else call **0800 559 009** Monday to Friday 7am to 6pm or Saturday 8am to 1pm, or contact your Case Manager, or visit our website www.workandincome.govt.nz

Remember, 0800 numbers are free from public phone boxes.

Financial assistance *(continued)*

Widow's Benefit

You may be able to get this benefit if you are a woman whose partner has died and you have not remarried or got a new partner.

War Pensions

If you have a disability that is due to your service as a member of the New Zealand Armed Forces you may get a Veteran's Pension or a War Disablement Pension. If you are the surviving spouse of an ex-service person who has died from disabilities you may get the Surviving Spouse Pension.

Working for Families Tax Credits

Working for Families Tax Credits are available for families with dependent children aged 18 years or younger. There are four types of payment and you may qualify for one or more, depending on your personal situation.

Family tax credit

This provides ongoing financial support for families. You can get it while on a benefit or while you're working (Inland Revenue pays it if you work).

The other payments have different rules and you can only get them if you're not on a benefit.

In-work tax credit

This is a payment for working families with dependent children. To get this payment, at least one parent must be working for salary or wages, and normally work for a minimum number of hours each week.

You can get in-work tax credit if you're self employed. It's not available to families receiving an income-tested benefit or student allowance.

Minimum family tax credit

This payment ensures that the total income for families with dependent children does not fall below a certain amount each year. To get this payment, at least one parent must be working for salary or wages for a minimum number of hours each week.

Parental tax credit

This payment helps with the costs of a new baby for eight weeks after your baby is born. The amount you can get depends on your family income and if you received weekly accident compensation payments, an income-tested benefit, a Student Allowance or New Zealand Superannuation during the first eight weeks after your child was born.

To find out if you qualify for Working for Families Tax Credits contact Inland Revenue on **0800 227 773**.

Employment and Training Assistance

These are some of the employment programmes we have available to clients.

Business Training and Advice Grant

This grant can help with the costs of paying for advice and training from professionals to help you start a business. Talk with your Case Manager about it.

Course Participation Assistance

If you are attending an employment or training programme with us we may be able to help with your course fees, caring and transport costs.

Enterprise Allowance

The Enterprise Allowance can help with the costs of starting a business, such as buying the first lot of stock and your weekly living expenses.

Modification Grant

If you have a disability this grant may be used to remove the physical barriers at your workplace so you can get work and keep working. We can pay for special equipment and/or modifications to the workplace.

Skills Investment Subsidy

We may be able to pay a subsidy to an employer for wages and/or pay for training so you can get the skills you need to do the job, this can be paid while you are working.

Taskforce Green

Taskforce Green is a subsidy that allows a client to participate in project-based work where they can develop work habits and general on-the-job skills.

Transition to Work

This grant can help with the costs of searching for or starting work – like clothes for work or travel costs. It may also help meet your living costs until you get your first pay.

Work Experience

Work Experience gives you the opportunity to gain up-to-date work experience to explore whether a job or career would be suitable, and to develop informal contacts.

Community Activities

Activity in the Community

This offers unpaid work experience opportunities in sponsored community projects and helps you learn work skills while you help the community. You may be able to get some expenses paid.

What to bring to your meeting

Below is a basic checklist of what you need to bring along to your meeting with us. It is important that you bring everything that way we can move things along faster. If there is anything on the list you don't think you have access to, or if you are not sure about what to bring, please give us a call.

If you are applying for one of our health or disability benefits or allowances, we may need to see forms from your doctor or any existing reports or assessments, or if you are looking for help with childcare costs, we need to see information from your childcare provider. Check on the application form for more details. To receive a form call **0800 559 009** or pick one up from your nearest Service Centre.

We need to see proof of:	You will need to bring:
Your lawful residence in New Zealand	Your New Zealand birth certificate or current New Zealand passport, or other country passport with residence visa, or New Zealand Citizenship Certificate
Your identity	Two or more documents supporting your identity. These could include your marriage certificate, bank statements, driver's licence etc. Note: one of these (or your proof of residence) must be at least 2 years old.
Any name changes you and your partner have had	Marriage certificate or deed poll papers
Your bank account(s) numbers	Bank book or statement with your account number
Children living with you who you support	A full birth certificate for each child
Your (and your partner's) IRD number	A form or letter from Inland Revenue
Your (and your partner's) last pay and all income for the last 26 weeks and/or 52 weeks	Items such as payslips, bank statements a letter from your employer(s)
Any assets you (or your partner) own, which could earn income	Items such as bank statements, share certificates, property valuations
Any benefit or pension you (or your partner) get from overseas	A letter, statement or payslip showing your payments
Your housing costs	Items such as a tenancy agreement or a letter from the person you board with; if you own your own home bring details of your mortgage, rates, insurance and home repair costs
Costs and expenses for other allowances	Please talk to us about what to bring
Emergency	Proof of what created the emergency and/or receipts to show where your benefit/income has been spent. Quote(s) for the goods or services required (no quote for food is required)

By **income** we mean any income you (and your partner) get from any source, such as work, regular insurance payments like ACC, investments, business, private pensions, rent or boarders.

By **assets** we mean anything you or your partner own which you can earn income from such as savings, shares, stocks, loans to others or property you don't live in.

Information matching

The information you have provided may be compared with information held by Inland Revenue, the Ministry of Justice, the Department of Corrections, the New Zealand Customs Service, the Department of Internal Affairs, the Accident Compensation Corporation, Housing New Zealand Corporation and New Zealand Immigration Service. It may also be compared with Social Security information (for example, pension or benefit information) held by other governments (including Australia and the Netherlands).

Sharing information

Under the Tax Administration Act 1994, if you have dependent children, the information you have provided may be shared with Inland Revenue for the

purpose of administering Working for Families Tax Credits. Inland Revenue may also:

- use the information for the purposes of child support, student loans and taxation
- disclose it to the Department of Labour, Statistics New Zealand, the Ministry of Justice, the Accident Compensation Corporation, and the Ministry of Education
- disclose your personal information to your partner.

Reviewing your benefit

From time to time, your benefit may be reviewed, and you may need to provide us with an update on any change to your circumstances. We will contact you at the time.

Reviews and appeals

If you're unhappy about a decision we have made, we want to resolve things quickly, so we have a special review process and a Benefit Review Committee. Most misunderstandings can be resolved quickly and easily just by talking things over, so please try talking with your Case Manager first. If you're still unhappy, you can go through our appeals process. Ask for our *Reviews and Appeals* brochure.

Our Services and Standards

For a guide to the services we offer and what you can expect from us ask for *Our services and standards* brochure. It tells you about your rights as a client and how you can help us provide you with better service.