Study and Living in New Zealand

A Comprehensive Guide for International Students

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Detailed Cost & City Living Edition. Provider-neutral general information; check official sources before financial decisions.

Contents

About this guide

Student question: How should international students use this guide?

Answer first

Use this guide as a practical planning companion before you choose a provider, before you travel, and during your first months in New Zealand. It explains common systems, decisions and questions. It does not replace official advice for visas, healthcare, law, tax, tenancy, employment or provider-specific rules.

What this guide is

This is a provider-neutral publication for international students, families and advisers. Waikato Institute of Education publishes it as a public information resource, but most chapters apply to students at many New Zealand education providers. WIE appears mainly as publisher and as one possible English-study provider.

How to use it before enrolment

Use the guide to compare providers and locations. Make notes about course type, qualification status, fees, refunds, accommodation support, insurance, visa conditions, student support and complaints processes. Ask providers for written answers when a decision affects money, visa conditions, accommodation or future study.

How to use it before travel

Read the travel, arrival, visa, money, accommodation, healthcare and communication chapters before booking flights. The most useful preparation happens before you are tired, jet-lagged or trying to solve problems at an airport.

How to use it after arrival

Keep using the guide as a reference. Many problems are easier to solve early: a class you do not understand, a flatting issue, a payment problem, loneliness, a work-rights question or a safety concern. Use the chapter headings to find the right official source and help pathway.

Your personal information file

Create one secure digital folder and one offline copy of important information: passport details, visa/eVisa, offer of place, insurance, accommodation address, provider contacts, emergency contacts, payment cards, medical information, prescriptions and travel documents. Protect this information with a strong password.

Common mistake

A common mistake is keeping one old screenshot, PDF or social-media post and assuming it remains current. Official requirements change. Re-check current sources before paying money, signing an agreement, changing course, accepting work or travelling.

Practical depth

This topic should be used as a decision guide, not a reminder. Students should understand what the topic is, why it matters, what to prepare, what mistakes to avoid, and where to get official help when details change.

Student action

Write down the decision you need to make, the evidence you have, the official source to check, the person to contact, and the deadline. This simple method prevents many avoidable problems.

Common risk

The main risk is assuming that old information, another student's situation or a social-media answer applies to you. Verify current information before spending money or changing plans.

Current official sources

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

NZQA: https://www2.nzqa.govt.nz/

WIE current information: https://wie.nz/

Factual-update note: re-check official sources before publication or website reuse.

Preparing 4-6 weeks before departure

Student question: What should I organise several weeks before travelling to New Zealand?

Answer first

Four to six weeks before departure, confirm the things that cannot easily be fixed at the airport: passport, visa, insurance, accommodation, airport transport, money access, medication, provider instructions and biosecurity rules.

Passport and visa readiness

Check that your passport is valid for your travel and study plans. Save your eVisa or visa letter where you can access it offline. Confirm your name, date of birth, provider/course information and visa conditions. If anything looks wrong, contact the correct official channel before travel.

Provider and accommodation confirmation

Confirm your provider address, orientation date, first class date, emergency or after-hours contact, and how to reach your accommodation. If you are using homestay or arranged accommodation, confirm arrival time, pickup arrangements, meals and what to do if the flight is delayed.

Insurance and health preparation

Check your insurance start date, emergency number, claim process, exclusions and whether it covers your travel period before classes begin. If you take medication, check whether it can be brought into New Zealand and what documentation is sensible to carry.

Money preparation

Arrange more than one way to access money. A card can fail, a bank can block a transaction, or an ATM may not accept a card. Check international fees and whether your home bank needs travel notification. Plan money for transport, food, first accommodation costs and emergency needs.

Packing and climate

Pack for changeable weather: rain, wind, sun and cool evenings. Bring layers rather than only heavy clothing. Check airline baggage rules directly with the airline. Do not pack essential medicine, documents or first-night information only in checked luggage.

Biosecurity planning

Before packing food, plant, animal, seed, wooden, outdoor or camping items, check New Zealand biosecurity rules. Clean shoes, sports gear and outdoor equipment. If you are unsure whether an item must be declared, plan to declare it.

4-6 week checklist

Confirm passport and visa; confirm accommodation; confirm insurance; confirm provider contacts; check medication rules; arrange money access; check biosecurity rules; check baggage rules; save offline copies; tell family your travel plan.

Scenario

My homestay says they need my arrival time, but I do not know my domestic connection yet. Send your international flight, likely arrival window and contact number, then update them as soon as the domestic flight is confirmed. Do not wait until you land to explain a late arrival.

Why preparation matters

Departure preparation is not only packing. It is risk management. A student who arrives with documents, money access, accommodation, transport and phone access ready can solve small problems before they become safety or study problems. The first days in a new country are tiring, and tired people make weaker decisions. Good preparation gives you choices when a flight is delayed, baggage is missing or a payment card fails.

Digital document storage and privacy

Store important documents in a secure cloud folder and offline on your phone. Use a strong password and do not share passport, visa or bank images casually through social media. Keep a separate emergency contact note that can be used if your phone is locked or battery is flat. If you print copies, keep them secure because identity documents can be misused.

Packing without creating border problems

Pack for New Zealand conditions, not only for your home climate. Bring layers, comfortable shoes, rain protection and items needed for the first week. Avoid packing large amounts of food. If you bring cultural or personal food items, keep labels and declare them. Clean outdoor gear carefully. The safest approach is to know what you are carrying and declare when unsure.

Leaving-home checklist

Passport valid; visa/eVisa saved; offer of place saved; insurance active; medicine checked; accommodation confirmed; late-arrival plan confirmed; airport transport chosen; payment backup ready; phone roaming/eSIM checked; biosecurity items reviewed; family has itinerary; provider has arrival update if required.

If your visa is delayed

Do not book non-refundable travel only because you hope the visa will arrive. Check the status through Immigration New Zealand or your authorised adviser, keep your offer and payment records, tell your provider if the delay may affect your start date, and ask what late-arrival or deferral options exist. Do not work or study in New Zealand unless your visa conditions allow it.

If your flight changes or is cancelled

Contact the airline first, then tell your accommodation provider, pickup contact and education provider. Keep screenshots or emails from the airline. If you will arrive after business hours, confirm where you will sleep that night and how you will get there safely.

What parents should confirm before departure

Parents should know the student's provider, course, accommodation address, arrival date, emergency contacts, insurance details, passport number and how to contact the student if the phone is lost. Adult students may have privacy rights, so families should agree communication plans before travel.

Current official sources

Citizens Advice Bureau: https://www.cab.org.nz/

Community Law: https://communitylaw.org.nz/

Disputes Tribunal: https://www.disputestribunal.govt.nz/

Health New Zealand emergency departments: https://www.healthnz.govt.nz/services-support/emergency-departments

Healthline: https://www.healthline.govt.nz/

IRD: https://www.ird.govt.nz/

Immigration New Zealand: https://www.immigration.govt.nz/

Immigration New Zealand healthcare: https://www.immigration.govt.nz/live/setting-up-your-life-in-new-zealand/getting-health-care-and-finding-a-doctor/

MPI Biosecurity: https://www.mpi.govt.nz/

NZTA WoF: https://www.nzta.govt.nz/vehicles/warrants-and-certificates/warrant-of-fitness/

New Zealand Customs: https://www.customs.govt.nz/

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

Tenancy Services flatting: https://www.tenancy.govt.nz/starting-a-tenancy/flatting/

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One week before departure and carry-on checklist

Student question: What should I check in the final week before flying?

Answer first

In the final week, prepare for the first 24 hours. You should be able to prove who you are, where you are staying, why you are travelling, how to contact help, and how to pay for essentials even if checked luggage is delayed.

Carry-on documents

Passport; eVisa/visa letter; offer/enrolment information; accommodation address; provider contact; emergency contact; insurance details; medicine documents; airline itinerary; payment card; phone and charger; printed or offline copies of essential information.

Phone and connectivity

Check whether roaming will work, whether your phone supports eSIM or a New Zealand SIM, and how you will contact family/accommodation from the airport. Save key numbers outside messaging apps in case internet access is slow or unavailable.

Money and payment

Carry safe access to funds for food, airport transport and emergencies. If you carry cash, keep it secure and follow declaration rules. Do not keep all payment options in one bag.

Food and restricted items

Avoid bringing food unless you have checked rules and are ready to declare it. Some items that seem harmless can create biosecurity problems. Declaring is safer than guessing or hiding.

First-night plan

Know your first-night address, check-in time, transport option, backup accommodation contact, and what you will do if the flight arrives late. If your accommodation cannot receive you late, arrange a safe alternative before departure.

Common mistakes

Students often forget that airports are tiring and unfamiliar. They pack documents in checked luggage, arrive with a dead phone, cannot contact accommodation, or bring food without understanding biosecurity rules.

If something changes

If your flight is delayed or cancelled, contact your accommodation or pickup person as soon as possible. If you will miss orientation or first class, tell your provider using an official contact method.

Why preparation matters

Departure preparation is not only packing. It is risk management. A student who arrives with documents, money access, accommodation, transport and phone access ready can solve small problems before they become safety or study problems. The first days in a new country are tiring, and tired people make weaker decisions. Good preparation gives you choices when a flight is delayed, baggage is missing or a payment card fails.

Digital document storage and privacy

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Packing without creating border problems

Pack for New Zealand conditions, not only for your home climate. Bring layers, comfortable shoes, rain protection and items needed for the first week. Avoid packing large amounts of food. If you bring cultural or personal food items, keep labels and declare them. Clean outdoor gear carefully. The safest approach is to know what you are carrying and declare when unsure.

Leaving-home checklist

Passport valid; visa/eVisa saved; offer of place saved; insurance active; medicine checked; accommodation confirmed; late-arrival plan confirmed; airport transport chosen; payment backup ready; phone roaming/eSIM checked; biosecurity items reviewed; family has itinerary; provider has arrival update if required.

If luggage is lost or delayed

Keep medication, essential documents, one change of clothes, phone charger, glasses, bank card and emergency contact details in carry-on luggage. If checked luggage is lost, report it before leaving the airport, keep the baggage report number and receipts for essential replacement items, and tell your accommodation contact if the delay affects your first night.

Documents to keep offline

Save key documents offline as well as online: passport, visa/eVisa letter, offer, insurance, accommodation address, emergency contacts, flight details, prescriptions and payment receipts. If your phone cannot connect to data, offline copies still help.

Current official sources

Citizens Advice Bureau: https://www.cab.org.nz/

Community Law: https://communitylaw.org.nz/

Disputes Tribunal: https://www.disputestribunal.govt.nz/

Health New Zealand emergency departments: https://www.healthnz.govt.nz/services-support/emergency-departments

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Immigration New Zealand healthcare: https://www.immigration.govt.nz/live/setting-up-your-life-in-new-zealand/getting-health-care-and-finding-a-doctor/

MPI Biosecurity: https://www.mpi.govt.nz/

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New Zealand Customs: https://www.customs.govt.nz/

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

Tenancy Services flatting: https://www.tenancy.govt.nz/starting-a-tenancy/flatting/

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Arriving in New Zealand

Student question: What happens at the airport when I arrive in New Zealand?

Answer first

Arrival normally includes immigration processing, baggage collection, Customs and biosecurity checks, then transport from the airport. Keep documents accessible, declare honestly, ask if you do not understand, and do not leave the airport without a safe plan.

Before landing

Before the aircraft lands, check that your passport, visa/eVisa information, accommodation address, provider details, contact numbers and declaration information are easy to reach. Charge your phone. If there is an arrival form or digital traveller declaration process, complete it accurately.

Immigration processing

Immigration processing checks identity and permission to enter. You may be asked about your study, accommodation, funds, travel plans or provider. Answer accurately and calmly. If you do not understand a question, ask the officer to repeat or explain. Do not invent an answer because you feel nervous.

If there is an immigration problem

Stay polite and answer truthfully. Ask what information is needed. Use official contact details if you need to contact your provider or accommodation. This guide cannot give legal immigration advice; Immigration New Zealand is the authority.

Customs

Customs is separate from Immigration. Customs deals with border controls, declarations, prohibited or restricted goods, duty and other matters. You are responsible for truthful declarations. If you carry goods for someone else, you are still responsible for what is in your luggage.

Biosecurity

New Zealand has strict biosecurity because pests and diseases can harm the environment, farming and natural areas. Food, plant products, animal products, seeds, wooden items, soil, used outdoor gear, hiking boots, camping gear and some medicines may need to be declared or checked. Declaring is safer than guessing.

Consequences of not declaring

Failing to declare items can lead to delays, seizure of goods, fines or other consequences. If you are unsure, declare the item and let border staff decide. Do not hide food or outdoor equipment because you are worried it will be taken.

Baggage

Check baggage tags before leaving the baggage area. If luggage is missing, damaged or delayed, report it to the airline baggage service before you leave the airport. Keep a reference number and ask how the bag will be delivered. This is why essential medicine, documents and first-night information should be in carry-on luggage.

Connecting after arrival

Use airport Wi-Fi, roaming, SIM/eSIM or a pre-arranged contact method to tell family and accommodation you arrived. Keep your phone charged. Remember that power-bank rules apply during air travel, so check airline/aviation rules before flying.

Airport transport

Transport may include pre-arranged pickup, airport bus, public transport, taxi, rideshare, rental vehicle or domestic connection. Check current airport and transport websites instead of relying on old prices or timetables. If you are tired after a long flight, avoid driving immediately.

Arriving late at night

Late arrivals need extra planning. Confirm accommodation access, tell hosts or providers your arrival time, check transport availability, keep contact numbers available, carry backup payment access and have a safe alternative if a pickup fails.

First 24 hours checklist

Contact family; reach accommodation; drink water; eat something simple; check phone/data; confirm payment access; rest; check orientation and provider instructions; learn your route to class; find nearby food/pharmacy/transport; save emergency information.

Jet lag

Jet lag can affect sleep, mood, concentration, appetite and decision-making. Use daylight, hydration and gradual sleep adjustment. Avoid dangerous driving or major decisions when exhausted. Seek healthcare if symptoms are severe or concerning.

Initial culture adjustment

It is normal to feel excited, confused, lonely or overwhelmed. Communication, food, weather, humour and independence may feel unfamiliar. Ask your provider, host family, accommodation staff or student support for help early.

Problem scenario: late flight

My flight arrives after midnight and my homestay cannot collect me. What should I do? Contact the homestay and provider before flying, book a safe airport hotel or approved late-arrival transport if needed, keep payment access ready, and do not rely on finding help after midnight without a plan.

Problem scenario: phone not working

Use airport information staff, airport Wi-Fi, a public phone if available, or official transport/accommodation desks. Keep printed contact details so you can ask someone to help you call.

How airport processes normally flow

The order can differ by airport, but students should expect identity and entry checks, baggage collection, Customs and biosecurity questions, and sometimes additional screening. Border staff are doing different jobs. Immigration focuses on permission to enter, Customs focuses on border/declaration matters, and biosecurity focuses on protecting New Zealand from pests and diseases.

What to say if you are unsure

It is better to say 'I am not sure' or 'Can you please explain?' than to guess. If you do not know whether an item must be declared, declare it. If you do not understand a question, ask for it to be repeated. Being nervous is normal, but inaccurate answers can create bigger problems.

Arrival-day safety

Do not leave the airport with an unverified stranger. Use official transport areas, pre-arranged pickup details, airport information desks, recognised taxi/rideshare processes or public transport information. If you feel unsafe, stay in a public staffed area and ask airport or security staff for help.

Arrival problem checklist

Missed connection: contact airline and accommodation. Lost bag: report before leaving airport. Phone not working: use airport Wi-Fi/information desk. Payment problem: use backup card/contact bank. Lost passport: contact Police/embassy as relevant. Immediate danger: call 111.

First 24 hours

Your first priorities are safe transport, accommodation check-in, contacting family, getting mobile data working, drinking water, eating, sleeping and confirming your first provider/orientation time. Do not try to solve every life-admin task on the first day if you are exhausted.

If arrival feels overwhelming

Jet lag, language pressure and a new airport can make simple tasks feel difficult. Use official airport help desks, your provider pickup instructions, airline staff or your accommodation contact. Avoid accepting unsolicited transport offers from strangers.

Current official sources

Citizens Advice Bureau: https://www.cab.org.nz/

Community Law: https://communitylaw.org.nz/

Disputes Tribunal: https://www.disputestribunal.govt.nz/

Health New Zealand emergency departments: https://www.healthnz.govt.nz/services-support/emergency-departments

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Tenancy Services flatting: https://www.tenancy.govt.nz/starting-a-tenancy/flatting/

Factual-update note: re-check official sources before publication or website reuse.

Customs and biosecurity in detail

Student question: What must I declare when entering New Zealand?

Answer first

Declare goods honestly. New Zealand border agencies would rather you declare an item and ask than hide it or guess incorrectly. Customs and biosecurity rules protect people, law, economy and environment.

Customs role

Customs checks goods, border declarations, prohibited or restricted items, duty/tax matters and border security. Follow officer instructions. If you carry goods for another person, know what they are.

Biosecurity role

MPI biosecurity protects New Zealand from pests and diseases. Risk items can include food, fruit, meat, dairy, honey, seeds, plants, flowers, wooden items, shells, feathers, animal products, soil and dirty outdoor equipment.

Outdoor gear

Hiking boots, sports shoes, camping gear, fishing gear and farm equipment can carry soil or seeds. Clean them before travel and declare them if required. This matters even if the item is personal and not for sale.

Medicines

Some medicines may need documentation or may be restricted. Keep medicines in original packaging and carry prescriptions or medical letters for important medication where appropriate. Check official rules before travel.

Food from home

Food can be emotionally important when moving countries, but it can also create border issues. If you bring food, know what it is in English, keep packaging where possible and declare it.

Common mistakes

Do not assume packaged food is always allowed. Do not forget snacks in a backpack. Do not carry items for friends without checking. Do not clean outdoor gear at the last minute and leave soil in the soles.

If something goes wrong

If an officer asks questions, answer honestly. If an item is taken, ask what happens next. If you made a mistake, cooperate. Use Customs and MPI official websites for current rules.

How airport processes normally flow

The order can differ by airport, but students should expect identity and entry checks, baggage collection, Customs and biosecurity questions, and sometimes additional screening. Border staff are doing different jobs. Immigration focuses on permission to enter, Customs focuses on border/declaration matters, and biosecurity focuses on protecting New Zealand from pests and diseases.

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It is better to say 'I am not sure' or 'Can you please explain?' than to guess. If you do not know whether an item must be declared, declare it. If you do not understand a question, ask for it to be repeated. Being nervous is normal, but inaccurate answers can create bigger problems.

Arrival-day safety

Do not leave the airport with an unverified stranger. Use official transport areas, pre-arranged pickup details, airport information desks, recognised taxi/rideshare processes or public transport information. If you feel unsafe, stay in a public staffed area and ask airport or security staff for help.

Arrival problem checklist

Missed connection: contact airline and accommodation. Lost bag: report before leaving airport. Phone not working: use airport Wi-Fi/information desk. Payment problem: use backup card/contact bank. Lost passport: contact Police/embassy as relevant. Immediate danger: call 111.

Current official sources

New Zealand Customs: https://www.customs.govt.nz/

MPI Biosecurity: https://www.mpi.govt.nz/

Factual-update note: re-check official sources before publication or website reuse.

Accommodation choices

Student question: Where can international students live in New Zealand?

Answer first

Accommodation affects safety, study, money, transport, English practice and wellbeing. Compare options by total cost, rules, location, support, independence and what happens if the arrangement is unsuitable.

Homestay

Homestay means living with a local household. It can support English practice and everyday routines, but students should ask about meals, laundry, internet, transport, curfews, visitors, payment, cancellation and how concerns are handled.

Student accommodation or halls

Halls or student accommodation may include rooms, shared facilities, rules and support staff. Check contract length, meals, utilities, bond/deposit, guests, quiet hours, cleaning, internet, safety and travel time to class.

Private board

Private board can look similar to homestay but may not have the same provider arrangement. Ask who manages it, what is included, what rules apply, and what happens if there is a dispute.

Flatting and renting

Flatting can give independence but also responsibilities. You need to understand rent, bond, bills, internet, cleaning, inspections, notice periods, furniture, heating, transport and whether you are a tenant, flatmate or boarder.

Temporary accommodation

Hotels, hostels or short-term rentals may help for first nights, but they are not always suitable long-term. Check safety, location, transport, cancellation, payment and whether there is a quiet study space.

Choosing safely

Do not choose only by weekly rent. Add transport, utilities, food, heating, internet and time. A cheaper room far from class may cost more in travel and stress.

Problem scenario: accommodation scam

A person asks me to transfer a bond before I have seen the property. Be cautious. Verify the person, address, agreement and payment method. Do not rush because they say many people want the room. Use trusted channels and check Tenancy Services information.

If accommodation is unsuitable

Keep written records. Talk to the accommodation manager, landlord, provider or tenancy support depending on the arrangement. If you feel unsafe, leave the immediate danger and call emergency services if needed.

Accommodation is a study decision

Where you live affects attendance, sleep, food, English practice, transport costs and wellbeing. A room that looks cheap can become expensive if it is far from class, cold, unsafe or not near transport. A homestay can help language practice, but it also requires respect for household routines. A flat gives independence, but it requires more responsibility.

Agreements and evidence

Students should keep written evidence of rent, bond, house rules, included costs and notice periods. Take photos when moving in if appropriate. Keep payment records. Ask for receipts. If you are not sure whether you are a tenant, flatmate or boarder, check before a dispute occurs because the process for solving problems can differ.

Living with others

Shared living requires communication about cleaning, noise, visitors, food, heating, bills and privacy. Many problems begin as small misunderstandings. Discuss expectations early and politely. If you feel unsafe, focus on safety first and seek support rather than trying to solve everything alone.

Accommodation scam warning

Be careful with rooms advertised only through social media, pressure to pay quickly, overseas bank accounts, refusal to show the property, unusually cheap rent, or requests for passport/bank details before a proper process. Verify before paying.

Homestay expectations

Homestay can be one of the best ways to learn everyday English, but it works best when expectations are clear. Ask about meal times, food preferences, shower/laundry routines, heating, internet, visitors, study space, keys, transport and what to do if you will be home late. A host family is not a hotel; it is a household with routines. At the same time, students should feel safe, respected and able to ask questions.

Household communication

Shared living requires small conversations before resentment grows. If the kitchen is messy, the shower schedule is difficult, or noise affects sleep, speak early and politely. Use clear sentences: 'I have class early. Can we agree on quiet time after 10 pm?' If direct conversation feels hard, ask accommodation support or a trusted adviser how to phrase it.

Tenancy versus flatmate consequences

A tenant who signs the tenancy agreement may be legally responsible to the landlord for rent and damage. A flatmate who has an agreement with a tenant may have different rights and may need to use different dispute routes. This distinction matters before paying bond, moving out, inviting another person to live there, or trying to recover money.

Moving-out consequences

Leaving accommodation without proper notice can cost money or damage relationships. Before leaving, check notice period, cleaning responsibilities, final bills, key return, bond process and forwarding contact details. Take photos after cleaning if appropriate and keep payment records until all money issues are settled.

Provider-arranged versus independent accommodation

Provider-arranged accommodation is organised or approved through an education provider or its authorised process. Independent accommodation is found by the student. Provider-arranged options may have support and complaint pathways through the provider. Independent rentals or flatting may be covered by tenancy, flatmate or private agreement rules instead.

Homestay in practical terms

Homestay usually means living with a local household. Ask what meals are included, whether internet and laundry are included, whether there are house rules, how far the home is from class, who pays transport, what happens on weekends or holidays, and who to contact if the arrangement is not working. Example only - WIE's current arrangements may differ from other providers.

Changing accommodation

If your accommodation is connected to provider welfare, homestay or under-18 arrangements, speak to the provider or organiser before moving. If you rent independently, check your agreement, notice period and bond responsibilities. Do not leave suddenly without understanding cost and safety consequences unless there is immediate danger.

Current official sources

Citizens Advice Bureau: https://www.cab.org.nz/

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WIE current information: https://wie.nz/

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Flatting, tenancy and moving in

Student question: What should I know before moving into a flat or rental?

Answer first

Flatting is not just finding a room. You need to understand your legal position, written agreement, bond, rent, bills, property condition, house rules and how to leave properly.

Tenant, flatmate or boarder

Your rights and responsibilities can differ depending on whether you are a tenant, flatmate or boarder. Ask who is on the tenancy agreement and whether bond is lodged appropriately. Do not assume every shared house gives the same protections.

Agreements

Get important terms in writing: rent amount, payment day, bond, notice period, bills, furniture, room, shared areas, cleaning, guests and moving-out process. Read before signing.

Bond and condition report

A bond is security money. Record the room/property condition when you move in. Take photos if appropriate and keep receipts. This helps if there is disagreement when you leave.

Utilities

Ask whether electricity, gas, water, internet and rubbish are included. Ask how bills are divided and what happens if someone does not pay. Winter heating can affect costs.

Healthy homes and safety

Check warmth, dampness, ventilation, locks, smoke alarms, safe access and whether the location feels safe at night. Ask about heating before winter.

Moving-in checklist

Written agreement; bond receipt; rent payment record; condition photos; keys; emergency exits; smoke alarms; internet; bills; rubbish day; transport route; nearest supermarket/pharmacy; house rules.

Common mistakes

Students sometimes pay cash without receipts, move in without a written agreement, ignore dampness, or do not understand notice periods. These mistakes can become expensive.

If there is a dispute

Stay calm, keep records and use the correct process. Talk to the landlord/head tenant first if safe. Check Tenancy Services for current guidance and dispute options.

Accommodation is a study decision

Where you live affects attendance, sleep, food, English practice, transport costs and wellbeing. A room that looks cheap can become expensive if it is far from class, cold, unsafe or not near transport. A homestay can help language practice, but it also requires respect for household routines. A flat gives independence, but it requires more responsibility.

Agreements and evidence

Students should keep written evidence of rent, bond, house rules, included costs and notice periods. Take photos when moving in if appropriate. Keep payment records. Ask for receipts. If you are not sure whether you are a tenant, flatmate or boarder, check before a dispute occurs because the process for solving problems can differ.

Living with others

Shared living requires communication about cleaning, noise, visitors, food, heating, bills and privacy. Many problems begin as small misunderstandings. Discuss expectations early and politely. If you feel unsafe, focus on safety first and seek support rather than trying to solve everything alone.

Accommodation scam warning

Be careful with rooms advertised only through social media, pressure to pay quickly, overseas bank accounts, refusal to show the property, unusually cheap rent, or requests for passport/bank details before a proper process. Verify before paying.

Homestay expectations

Homestay can be one of the best ways to learn everyday English, but it works best when expectations are clear. Ask about meal times, food preferences, shower/laundry routines, heating, internet, visitors, study space, keys, transport and what to do if you will be home late. A host family is not a hotel; it is a household with routines. At the same time, students should feel safe, respected and able to ask questions.

Household communication

Shared living requires small conversations before resentment grows. If the kitchen is messy, the shower schedule is difficult, or noise affects sleep, speak early and politely. Use clear sentences: 'I have class early. Can we agree on quiet time after 10 pm?' If direct conversation feels hard, ask accommodation support or a trusted adviser how to phrase it.

Tenancy versus flatmate consequences

A tenant who signs the tenancy agreement may be legally responsible to the landlord for rent and damage. A flatmate who has an agreement with a tenant may have different rights and may need to use different dispute routes. This distinction matters before paying bond, moving out, inviting another person to live there, or trying to recover money.

Moving-out consequences

Leaving accommodation without proper notice can cost money or damage relationships. Before leaving, check notice period, cleaning responsibilities, final bills, key return, bond process and forwarding contact details. Take photos after cleaning if appropriate and keep payment records until all money issues are settled.

Basic concept: flatting

In New Zealand, flatting usually means sharing a rented house or apartment with other people. It can be friendly and affordable, but it also requires clear agreements about rent, bills, cleaning, visitors, noise, food, damage and moving out.

Basic concept: bond

A bond is money held as security for a rental property. It may be used for unpaid rent, damage or other lawful costs at the end of a tenancy. Tenancy Services now manages bond transactions online through Bond Hub. Always get receipts and written records.

Tenant, flatmate or boarder

A tenant signs the tenancy agreement with the landlord and is covered by the Residential Tenancies Act. A flatmate usually pays rent to a tenant and is not covered by the Act in the same way. A boarder or homestay student may have a different arrangement again. Know which one you are before paying money.

Finding a room safely

Inspect the room if possible, confirm who receives rent, ask what is included, check transport to class, ask about heating, internet, cleaning, guests, notice period and bond. Be cautious if someone pressures you to pay before you can verify the address or agreement.

If you cannot pay rent

Speak early with the landlord, head tenant, provider support team or a trusted advice service. Do not ignore messages. Keep written records and ask about realistic payment options. If you are a flatmate, your dispute pathway may differ from a tenant's pathway.

Current official sources

Citizens Advice Bureau: https://www.cab.org.nz/

Community Law: https://communitylaw.org.nz/

Consumer Protection: https://www.consumerprotection.govt.nz/

Disputes Tribunal: https://www.disputestribunal.govt.nz/

Health New Zealand emergency departments: https://www.healthnz.govt.nz/services-support/emergency-departments

Healthline: https://www.healthline.govt.nz/

IRD: https://www.ird.govt.nz/

Immigration New Zealand healthcare: https://www.immigration.govt.nz/live/setting-up-your-life-in-new-zealand/getting-health-care-and-finding-a-doctor/

NZTA WoF: https://www.nzta.govt.nz/vehicles/warrants-and-certificates/warrant-of-fitness/

Tenancy Services: https://www.tenancy.govt.nz/

Tenancy Services flatting: https://www.tenancy.govt.nz/starting-a-tenancy/flatting/

Factual-update note: re-check official sources before publication or website reuse.

Money, banking and budgeting

Student question: How should students manage money in New Zealand?

Answer first

Plan your money before you arrive and review it after your first month. Your real costs depend on course length, accommodation, food, transport, insurance, healthcare, phone/data, study materials and personal spending.

Budgeting realistically

Separate one-off costs from weekly costs. One-off costs may include flights, visa/application costs, insurance, accommodation deposits, bedding, clothing and setup costs. Weekly costs may include food, rent, transport, phone/data and personal spending.

INZ financial evidence versus living budget

Immigration financial-evidence requirements are not a promise that life will cost exactly that amount. They are immigration requirements. Your actual budget must reflect your city, accommodation type, lifestyle and emergencies.

Opening a bank account

A New Zealand bank account may help with wages, rent and local payments. Banks may ask for identity, address and tax information. Check each bank's requirements before arrival if possible.

Account types and cards

Students commonly use transaction accounts, debit/EFTPOS cards, online banking and mobile banking. Understand fees, daily limits, international transfers, card replacement and what to do if your card is lost.

Contactless and digital payments

Contactless cards and mobile wallets are common, but you should keep backup payment access. A phone battery can die, a card can be declined, or a bank may block a transaction for security.

International transfers

Transfers can take time and include fees or exchange-rate differences. Do not wait until rent is due to move money. Keep proof of payment for important transfers.

Banking scam scenario

I receive a text that looks like it comes from my bank. Do not click the link. Open the banking app or website yourself, call the bank using a number from its official site, and never give verification codes to someone who contacts you unexpectedly.

Lost card

If your card is lost, freeze or cancel it quickly through the bank's official app or phone number. Check recent transactions and arrange replacement access.

Common mistakes

Do not rely on one card, one account or expected future wages. Do not send deposits to strangers without verification. Do not share PINs, passwords or one-time codes.

Budgeting as a living skill

A useful budget is not a single number. It is a plan for regular costs, one-off costs and emergencies. Students should review the budget after the first month because real spending often differs from pre-arrival estimates. Heating, transport, data, social activities and setup costs are common surprises.

Banking safely

When choosing banking arrangements, think about access, fees, card replacement, international transfers, mobile banking security and support if something goes wrong. Do not give PINs, passwords or one-time codes to anyone. Banks and government agencies will not normally ask for urgent payment through unusual channels such as gift cards or cryptocurrency.

Digital payments and backup plans

Contactless and mobile payments are convenient, but they depend on cards, phone battery, network access and bank systems. Keep at least one backup payment method. If you lose a card, freeze it quickly and check recent transactions. If your phone is your wallet, protect it with a lock and recovery options.

Money-transfer caution

International transfers can take time and exchange rates change. If you must pay tuition, rent or bond by a deadline, start early. Keep receipts and confirm account details using official channels, especially if you receive a message saying bank details have changed.

Debit, credit and EFTPOS

A debit/EFTPOS card normally uses money from your account. A credit card borrows money that must be repaid and may include fees or interest. Contactless payments are fast but can make spending harder to notice. Students should check account balances regularly and understand what happens if a payment is declined.

Exchange rates and transfer fees

International students often think in their home currency at first. Exchange rates can change between the day money is sent and the day it arrives. Transfer services may charge fees or use different exchange rates. For large payments such as tuition, accommodation or bond, compare timing and total received amount, not only the advertised fee.

Emergency funds

An emergency fund is money kept for problems, not for normal spending. It may be needed for medicine, urgent transport, a replacement card, a delayed transfer, temporary accommodation or changing flights. Even a small emergency fund can prevent unsafe choices.

Suspicious transactions

If you see a transaction you do not recognise, act quickly. Freeze the card if possible, contact the bank through official channels, change passwords if online access may be compromised, and keep screenshots. Do not respond to a message that claims to be the bank unless you verify it independently.

Basic concept: EFTPOS

EFTPOS is the everyday New Zealand card-payment system used in shops, supermarkets and cafes. Many people use debit cards, contactless card payments or phone wallets, but students should still track spending carefully.

Opening a bank account: typical process

Check bank requirements before arrival if possible. You may need passport, visa, proof of address, tax information and a New Zealand phone/email. After the account opens, activate the card, set up online banking, protect two-factor authentication, learn daily limits and test a small payment before relying on the card.

If your card is lost or stolen

Freeze or cancel the card through the banking app or official bank number, change passwords if needed, check recent transactions, keep screenshots and ask the bank how replacement cards are issued. Keep a backup payment method separate from your wallet.

Current official sources

CERT NZ: https://www.cert.govt.nz/

Citizens Advice Bureau: https://www.cab.org.nz/

Community Law: https://communitylaw.org.nz/

Consumer Protection: https://www.consumerprotection.govt.nz/

Disputes Tribunal: https://www.disputestribunal.govt.nz/

Health New Zealand emergency departments: https://www.healthnz.govt.nz/services-support/emergency-departments

Healthline: https://www.healthline.govt.nz/

IRD: https://www.ird.govt.nz/

Immigration New Zealand: https://www.immigration.govt.nz/

Immigration New Zealand healthcare: https://www.immigration.govt.nz/live/setting-up-your-life-in-new-zealand/getting-health-care-and-finding-a-doctor/

NZTA WoF: https://www.nzta.govt.nz/vehicles/warrants-and-certificates/warrant-of-fitness/

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

Tenancy Services flatting: https://www.tenancy.govt.nz/starting-a-tenancy/flatting/

Factual-update note: re-check official sources before publication or website reuse.

Your Rights, Safety and Pastoral Care as an International Student

Student question: What support and protection can international students expect from New Zealand education providers?

Answer first

New Zealand has a formal pastoral-care framework for tertiary and international learners. It is not just an emergency rule. It is about helping students make informed choices, study safely, access support, raise concerns and succeed academically and socially while they are learning in New Zealand.

Current-information note - checked August 2026

Current-information note - checked August 2026: prices, fares, immigration rules and service arrangements can change. Check the linked official/current source before relying on this information.

What the Code is

The Education (Pastoral Care of Tertiary and International Learners) Code of Practice 2021 sets responsibilities for New Zealand education providers. In plain English, it means providers must take learner wellbeing seriously. The Code covers areas such as physical and mental safety, informed decision-making, academic success, access to support, social and cultural connection, and fair ways to raise concerns. NZQA is the main authority for Code information for tertiary and international learners.

Who the Code covers

The Code includes different learner groups. International school learners are younger students in school settings. Tertiary learners are students in post-school education. International tertiary learners include international students at universities, institutes and polytechnics, wananga, private training establishments and other covered tertiary settings. Some online, offshore or workplace-based contexts may also be covered where the Code applies. Providers that enrol international students must meet the applicable Code responsibilities.

Choosing a provider safely

Before enrolling, check that the provider is recognised or registered as appropriate, that it is permitted to enrol international students, and that NZQA provider information matches what the provider or agent claims. Confirm that the actual course exists. Ask for fees, dates, conditions, entry requirements and support information in writing. If anything important is only said in a social-media chat or verbal promise, ask for an official written confirmation.

Using NZQA provider search

NZQA provides a public education-organisation search. Use it to check provider details, provider status and other listed information. The search is a safety tool, but it does not replace reading your offer, enrolment agreement, refund terms and provider policies carefully.

Information before enrolment

Students should receive enough accurate information to make an informed decision. Check the programme or course, entry requirements, fees, additional costs, refund arrangements, accommodation options, insurance, student support, attendance and academic expectations, likely study pathway, provider policies and the complaints process. Do not rely only on agent claims, social-media posts or old brochures.

What a supportive study environment looks like

A supportive provider helps students prepare for study, settle in, understand who to contact, access academic and language support where relevant, connect socially and culturally, and raise concerns safely. Support can include orientation, help adjusting to New Zealand, disability or access support, cultural or religious consideration, wellbeing guidance, emergency information and clear staff contact points.

Urgent and non-urgent support

Students should know the difference between urgent and non-urgent support. Urgent support may involve immediate danger, serious illness, violence, self-harm risk, serious accommodation problems, missing-person concerns or emergencies. Non-urgent support may include academic worries, attendance problems, homesickness, budgeting issues, flatmate stress or uncertainty about rules. Asking early is better than waiting until a small problem becomes serious.

Physical and mental safety

Student protection includes both physical and mental wellbeing. This connects with healthcare, mental wellbeing, bullying, discrimination, harassment, sexual harm and consent, online safety and emergencies. Asking for support is not failure. A student who asks for help early is usually protecting their study and health.

Student voice

International students are not passive recipients of care. Learners should be able to ask questions, give feedback, raise concerns, understand how complaints are handled and, where relevant, participate in decisions about student services. If a policy or process affects you, it is reasonable to ask how it works.

Accommodation and pastoral care

The Code can apply to tertiary student accommodation that is owned or operated by or on behalf of the provider, and to some provider-arranged accommodation contexts. Students should understand safety, suitability, wellbeing support, contact people, complaints processes, homestay arrangements, under-18 arrangements and emergency planning. This does not mean every private rental or flat is supervised by the education provider. If you rent privately, tenancy law and ordinary flatting responsibilities may also be important.

Homestay and provider-arranged accommodation

If a provider or approved organiser arranges homestay, ask who monitors the arrangement, who you contact if there is a problem, what meals and household expectations apply, how conflicts are handled and what happens in an emergency. For younger students, additional care and communication arrangements may be required. Do not move accommodation without understanding the provider's process if your accommodation is part of your welfare arrangement.

Under-18 international students

Younger international students may need additional care, accommodation and communication arrangements. Parents or legal guardians may be involved, and provider-approved accommodation or designated caregivers may be relevant depending on the student's situation. Students and parents should ask the provider what is required, who approves accommodation, who receives emergency contact information and how safety concerns are managed. This guide does not invent legal caregiver rules; check NZQA and the provider's current requirements.

Emergencies and critical incidents

Students should know how their provider communicates during emergencies and who to contact. Critical incidents can include serious illness, an accident, earthquake, flood, fire, accommodation emergency, missing student concern or family emergency overseas. Keep provider emergency contacts, accommodation contacts and 111 emergency information accessible even if your phone battery is low.

Complaints: first use the provider's internal process

NZQA says providers must have clear and fair complaint processes. In most cases, start with the provider. Describe what happened, explain the resolution you want, keep emails and documents, record dates and names, stay factual and ask for written responses. If you are nervous, ask whether a support person can attend a meeting with you.

If the issue is about Code compliance

If you believe the provider is not following the Code, NZQA information explains how Code-related concerns may be raised. Not every disagreement is automatically an NZQA complaint. Use the right pathway for the issue and keep evidence.

Financial or contractual disputes

Study Complaints | Nga amuamu tauira is an independent service for domestic tertiary and international learners with financial or contractual disputes, as identified by NZQA. Examples may include some disputes about fees, contracts or services. Check the current Study Complaints process before making a complaint.

Student fee protection

Student Fee Protection is especially important for private training establishments. At a high level, it protects student money if a provider closes or cannot deliver the course as planned. NZQA explains that PTEs must have approved fee-protection mechanisms before accepting student fees. Students should understand how their fees are protected and keep payment records, invoices, enrolment documents and official correspondence.

If a provider or course closes

If a provider closes, a course is cancelled or study cannot continue as planned, do not rely on rumours. Keep enrolment and payment documents, read official provider and NZQA communications, respond by deadlines and ask how refunds, transfers or continuation options are being handled. Avoid making expensive decisions before checking official instructions.

Education agents

An education agent may help with applications and communication, but students should still verify important claims independently. Confirm provider and course information, understand what fees are paid to whom, keep copies of all documents, never sign blank forms and contact the provider directly if uncertain. If a concern relates to an agent, contact the provider and follow the appropriate complaints process.

Academic success is part of pastoral care

Pastoral care is not only accommodation or emergencies. Attendance, workload, assessment pressure, language challenges, academic integrity, AI use, study skills and asking for help early all affect wellbeing and success. If you are falling behind, speak to a teacher or support staff before the problem becomes harder to fix.

What international students should know

You should know:

- who your student support contact is;
- how to report a problem;
- how to access health and wellbeing support;
- what to do in an emergency;
- your provider's complaint process;
- accommodation contact details where applicable;
- how to access academic support;
- where to find current policies;
- where to find NZQA information.

What students are responsible for

Students should:

- follow visa conditions;

- follow provider policies;

- attend and participate as required;

- act honestly in study and assessment;

- provide accurate information;

- respect other people;

- communicate problems early;

- keep contact details current;

- follow New Zealand law.

Parents and families

Parents should know that New Zealand has a formal pastoral-care framework. They should also understand that adult students have privacy and independence. Families can encourage students to use provider support channels, keep emergency contacts current and understand the difference between provider responsibilities and student responsibilities.

Official NZQA and complaints resources

Resource | Use

NZQA Code of Practice | understand provider responsibilities for tertiary and international learners

NZQA Code information for learners | understand rights, support and complaint pathways

NZQA provider search | check education-organisation information before enrolment

NZQA learner complaints | learn when and how Code concerns may be raised

Study Complaints | financial and contractual dispute service where applicable

NZQA student fee protection | understand high-level PTE fee-protection information

NZQA Student Fee Protection Rules 2026 | current rules reference for PTE fee protection

Related chapters

This chapter connects with choosing a provider, accommodation, wellbeing, emergencies, employment, complaints, parents and families, academic integrity, AI use and online safety. Pastoral care is part of the whole international-student experience, not a separate legal page at the back of a guide.

Basic concept: NZQA

NZQA is the New Zealand Qualifications Authority. It quality-assures qualifications and education organisations in parts of the education system and provides information about the Code of Practice for tertiary and international learners. NZQA is not your teacher, agent or immigration decision-maker.

Why the Code matters to you

The Code matters because it gives students a framework for what providers should do before enrolment, during study, in accommodation-related support where applicable, and when concerns are raised. It helps students and parents ask better questions instead of relying on promises.

Current official sources

Citizens Advice Bureau: https://www.cab.org.nz/

Community Law: https://communitylaw.org.nz/

Disputes Tribunal: https://www.disputestribunal.govt.nz/

Health New Zealand emergency departments: https://www.healthnz.govt.nz/services-support/emergency-departments

Healthline: https://www.healthline.govt.nz/

IRD: https://www.ird.govt.nz/

Immigration New Zealand healthcare: https://www.immigration.govt.nz/live/setting-up-your-life-in-new-zealand/getting-health-care-and-finding-a-doctor/

NZQA Code for learners complaints: https://www2.nzqa.govt.nz/tertiary/the-code/the-code-for-learners/learner-complaints/

NZQA Code of Practice: https://www2.nzqa.govt.nz/tertiary/the-code/

NZQA Student Fee Protection Rules 2026: https://www2.nzqa.govt.nz/about-us/rules-fees-policies/nzqa-rules/student-fee-protection-rules/

NZQA provider search: https://www.nzqa.govt.nz/providers/index.do

NZQA student fee protection: https://www2.nzqa.govt.nz/about-us/protect-students/student-fee-protection/

NZTA WoF: https://www.nzta.govt.nz/vehicles/warrants-and-certificates/warrant-of-fitness/

Study Complaints: https://www.studycomplaints.org.nz/

Tenancy Services flatting: https://www.tenancy.govt.nz/starting-a-tenancy/flatting/

Factual-update note: re-check official sources before publication or website reuse.

Cost of Living in New Zealand

Student question: How much should international students budget for study and everyday life in New Zealand?

Answer first

Students need two budgets: visa evidence and real-life living money. Immigration New Zealand's funds requirement is not the same as a personal budget. Your real costs depend on city, accommodation, course length, food habits, transport, healthcare, insurance, mobile/internet and lifestyle.

Current-information note - checked August 2026

Current-information note - checked August 2026: prices, fares, immigration rules and service arrangements can change. Check the linked official/current source before relying on this information.

Visa evidence versus real-life budget

INZ states that students applying for tertiary, English-language or other non-compulsory study need evidence of NZD $20,000 for a year or NZD $1,667 per month for shorter study. This is evidence for a visa application. It does not guarantee your personal costs will fit that amount, especially if rent, transport or healthcare is higher than expected.

Main weekly cost categories

Plan for accommodation, food, public transport, mobile phone, internet, electricity/gas if flatting, household supplies, clothing, healthcare, insurance, study materials, recreation, gym/sport, domestic travel and unexpected costs. The largest difference between student budgets is usually accommodation and food.

Indicative weekly budget table

Item | Low-budget example | Typical planning range | Notes

Accommodation | shared/low-cost room from about $140 | $180-$484+ | catered halls/homestay/private rentals can be higher

Food/groceries | careful cooking | $80-$120+ | eating out increases this quickly

Transport | walk/cycle/short bus trips | up to about $37+ | depends on city and distance

Phone | prepaid/basic plan | from about $19 monthly | more data/hotspot costs more

Power/internet | included or shared | power $200-$300/month per house; wifi about $90/month shared | flatmates divide costs differently

Budget-conscious student profile

A budget-conscious student usually shares accommodation, cooks most meals, carries lunch, uses public transport or walks, limits paid recreation and keeps an emergency fund. This student should still budget for setup costs, healthcare, insurance and occasional travel.

Homestay student profile

A homestay student may pay a higher weekly accommodation fee but may have some meals, utilities and household support included. The student should still budget for transport, mobile data, lunches/snacks if not included, personal spending, insurance, healthcare and activities.

Independent student profile

An independent student in a flat or rental pays rent plus food, power, internet, transport, household supplies and moving costs. Independence can be good, but it requires stronger budgeting and understanding of tenancy/flatmate responsibilities.

Monthly and annual planning

Multiply weekly living costs by 4.33 for a monthly estimate, then add one-off setup costs and emergencies. For a year, remember that some costs happen once or twice, such as insurance, visa-related costs, bedding, winter clothing or domestic travel.

Emergency money

Keep an emergency reserve separate from everyday spending. It may be needed for urgent transport, medicine, temporary accommodation, a delayed bank transfer, replacement cards, urgent dental care or travel changes.

Three kinds of money information

Immigration requirement means money evidence required for a visa. Indicative real-life cost means planning information from current sources. WIE-specific cost means an example published by WIE and only applies when clearly labelled. Do not mix these three.

Sample budget comparison

Budget-conscious student: shared room, cooking, walking/bus, low recreation spending and emergency reserve. Homestay student: weekly homestay fee may include meals/utilities but still needs transport, phone and personal money. Independent flatting student: rent plus bond, utilities, internet, food, furniture/setup, transport and repairs. Actual costs vary substantially by city and lifestyle.

Current official sources

Citizens Advice Bureau: https://www.cab.org.nz/

Community Law: https://communitylaw.org.nz/

Consumer Protection: https://www.consumerprotection.govt.nz/

Disputes Tribunal: https://www.disputestribunal.govt.nz/

Health New Zealand emergency departments: https://www.healthnz.govt.nz/services-support/emergency-departments

Healthline: https://www.healthline.govt.nz/

IRD: https://www.ird.govt.nz/

Immigration New Zealand: https://www.immigration.govt.nz/

Immigration New Zealand healthcare: https://www.immigration.govt.nz/live/setting-up-your-life-in-new-zealand/getting-health-care-and-finding-a-doctor/

NZTA WoF: https://www.nzta.govt.nz/vehicles/warrants-and-certificates/warrant-of-fitness/

NauMai NZ: https://naumainz.studywithnewzealand.govt.nz/

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

Tenancy Services flatting: https://www.tenancy.govt.nz/starting-a-tenancy/flatting/

Factual-update note: re-check official sources before publication or website reuse.

First-Month Setup Budget

Student question: How much money might I need when I first arrive?

Answer first

The first month can cost more than later months because students may pay deposits, first rent, transport cards, SIM/eSIM, bedding, household items, temporary accommodation and emergency reserves before routine spending settles.

Current-information note - checked August 2026

Current-information note - checked August 2026: prices, fares, immigration rules and service arrangements can change. Check the linked official/current source before relying on this information.

One-off setup costs

Expense | Why needed | Indicative planning amount/range

Accommodation bond/deposit | secure room/tenancy | can be several weeks of rent depending on agreement

First rent/homestay payment | accommodation starts before routine budget | weekly or advance period set by provider/landlord

Temporary accommodation | if arriving before room is ready | varies widely by city/date

SIM/eSIM/phone setup | communication, maps, banking codes | plans from about $19/month; setup may be higher

Bedding/household basics | flatting or unfurnished room | budget separately if not provided

Transport card/account | first-week travel | AT HOP card $25 including $20 credit; Bee Card costs vary by region; check local system

Emergency reserve | unexpected transport/health/payment issue | keep separate from spending money

Arrival budget example

A student moving into a shared flat may need first rent, bond, bedding, basic kitchen items, transport card, SIM/eSIM, groceries and an emergency reserve in the first week. A homestay student may have fewer household setup costs but should still plan for transport, phone, lunches/snacks, healthcare and personal spending.

Common mistake

Students sometimes arrive with enough money for weekly spending but not enough for deposits and setup costs. Another common mistake is using emergency money for shopping in the first week.

Practical action

Before travel, write a first-month budget separate from your annual budget. Include what you must pay before arrival, what is due on arrival, and what can wait until after orientation.

Current official sources

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

Immigration New Zealand: https://www.immigration.govt.nz/

Auckland Transport: https://at.govt.nz/

BUSIT / Waikato Regional Council: https://www.busit.co.nz/

Factual-update note: re-check official sources before publication or website reuse.

Accommodation Costs and Comparison

Student question: How do accommodation types compare for cost, meals and independence?

Answer first

Accommodation cost is more than weekly rent. Compare meals, utilities, internet, transport, bond, furniture, support, rules and moving-out obligations. The cheapest weekly price may not be the cheapest living arrangement.

Current-information note - checked August 2026

Current-information note - checked August 2026: prices, fares, immigration rules and service arrangements can change. Check the linked official/current source before relying on this information.

Homestay

Homestay is living with a local household. It may include meals, utilities, internet, household routines and local support, depending on the arrangement. Ask exactly what is included. For younger students, homestay or approved accommodation may also connect to welfare requirements. If there is a problem, talk early with the homestay organiser or provider rather than waiting until the relationship becomes difficult.

Halls or student accommodation

Halls may be catered or self-catered. Contracts can be for fixed periods, and deposits or advance payments may apply. Halls can provide community and support but may have rules about guests, quiet hours, meals, holidays and moving out.

Flatting/shared rental

Flatting gives independence but separates costs. Rent is only one part. Students may also pay bond, power, internet, food, cleaning supplies, transport, furniture and moving costs. Understand whether you are a tenant, flatmate or boarder because rights and dispute routes differ.

Private rental

Private rental usually requires stronger finances and local knowledge. You may need furniture, utilities, bond, insurance, transport planning and the ability to handle repairs or landlord communication. It is often not the easiest first option for a newly arrived student.

Accommodation comparison table

Accommodation type | typical cost structure | meals | utilities | independence | social support | initial costs | best suited to

Homestay | weekly fee | often included/partly included | often included | lower | household support | placement/advance fees may apply | first arrivals, younger students, English practice

Halls | contract/weekly fee | catered or self-catered | often included/partly included | medium | student community | deposit/advance | students wanting structured community

Flatting | rent + shared bills | student buys food | usually separate/shared | high | depends on flatmates | bond, furniture, setup | independent students

Private rental | full rent + full bills | student buys food | separate | highest | low unless arranged | bond, furniture, utilities | experienced/high-budget students

Problem scenario

A room looks cheap but is far from class. Add weekly bus/train costs, late-night transport, time, safety and heating before deciding. A more expensive room near class may sometimes be cheaper overall.

Current official sources

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

Tenancy Services: https://www.tenancy.govt.nz/

WIE current information: https://wie.nz/

Factual-update note: re-check official sources before publication or website reuse.

Food, Groceries and Eating Out

Student question: How much should students budget for food in New Zealand?

Answer first

Food costs depend strongly on habits. A student cooking at home and carrying lunch has a very different budget from a student buying lunch, coffee and dinner regularly.

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Groceries

Study with New Zealand suggests budgeting at least about $80-$120 per week for basic groceries. This is a planning starting point, not a guarantee. Special diets, high meat intake, convenience foods, snacks and inflation can increase costs.

Eating out and takeaway

Buying lunch and dinner regularly can quickly double a food budget. A cafe coffee, takeaway meal or restaurant dinner may seem small once, but repeated daily purchases matter. Students can save by cooking batches, using leftovers and carrying snacks.

International food and dietary needs

Asian and international supermarkets, halal options, vegetarian/vegan foods and cultural ingredients are available in many cities, but availability and cost vary. If dietary needs are important, research your city and accommodation before arrival.

Weekly food examples

Student style | Practical pattern | Budget effect

Cook mostly at home | supermarket groceries, packed lunch, shared cooking | lowest routine cost

Mixed pattern | groceries plus some cafe/takeaway meals | moderate cost

Buy meals often | daily lunch/dinner out | high cost, budget carefully

Homestay with meals | some meals included | check what is included and budget for extras

Practical actions

Learn two or three simple meals before arrival. Share cooking with flatmates if safe and agreed. Compare unit prices at supermarkets. Keep a small pantry of rice, pasta, oats, canned food or frozen vegetables for busy weeks.

Cooking versus eating out

Cooking at home usually gives the most control over cost and diet. Eating out is useful socially but can quickly become the largest avoidable weekly cost. Students should learn a few simple meals, compare unit prices and carry lunch when class days are long.

If food costs are higher than expected

Review receipts for one week, separate essentials from treats, cook larger portions, share staples with flatmates if safe, and ask student support or a local advice service where affordable food options are available. Do not skip meals to protect your budget.

Current official sources

Citizens Advice Bureau: https://www.cab.org.nz/

Community Law: https://communitylaw.org.nz/

Consumer Protection: https://www.consumerprotection.govt.nz/

Disputes Tribunal: https://www.disputestribunal.govt.nz/

Health New Zealand emergency departments: https://www.healthnz.govt.nz/services-support/emergency-departments

Healthline: https://www.healthline.govt.nz/

IRD: https://www.ird.govt.nz/

Immigration New Zealand healthcare: https://www.immigration.govt.nz/live/setting-up-your-life-in-new-zealand/getting-health-care-and-finding-a-doctor/

NZTA WoF: https://www.nzta.govt.nz/vehicles/warrants-and-certificates/warrant-of-fitness/

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

Tenancy Services flatting: https://www.tenancy.govt.nz/starting-a-tenancy/flatting/

Factual-update note: re-check official sources before publication or website reuse.

Getting Around Auckland

Student question: How does Auckland public transport work for students?

Answer first

Auckland uses buses, trains and ferries across fare zones. Students should use Auckland Transport's journey planner and check whether they are eligible for a tertiary concession before assuming discounted fares.

Current-information note - checked August 2026

Current-information note - checked August 2026: prices, fares, immigration rules and service arrangements can change. Check the linked official/current source before relying on this information.

Payment

Auckland public transport uses AT HOP cards and contactless payment. Some cash/payment-card options are limited to trains and ferries. AT HOP is important for concessions and the 7-day fare cap.

Indicative fares

From 1 February 2026, Auckland Transport lists adult bus/train fares of $3 for 1 zone, $4.90 for 2 zones, $6.50 for 3 zones and $7.90 for 4 or more zones when using AT HOP/contactless. Citylink is listed at $0.95. AT HOP users have a $50 7-day fare cap on buses, trains and inner-harbour ferries included in the cap.

Tertiary concessions

Full-time tertiary students at eligible Auckland tertiary institutions can get 40% off most bus, train and ferry fares when using a registered AT HOP card with the concession loaded. Eligibility and approved providers matter. Paying contactless or cash may charge the full adult fare.

Airport and first week

A new student should install AT Mobile or use the journey planner, check the route from accommodation to class, buy/register an AT HOP card if useful, learn tag-on/tag-off behaviour, and test the route before the first important class if possible.

Late-night and suburbs

Auckland is large. Travel between suburbs can take longer than expected. Late-night public transport may be limited, and rideshare/taxi costs can be high. Check the final connection home before attending evening activities.

Cycling, walking and accessibility

Walking and cycling can be useful in some areas but Auckland's hills, traffic, weather and distance matter. Students needing accessible travel should check Auckland Transport accessibility information before relying on a route.

Current official sources

Auckland Transport: https://at.govt.nz/

Factual-update note: re-check official sources before publication or website reuse.

Getting Around Hamilton and Waikato

Student question: How can students get around Hamilton and the Waikato region?

Answer first

Hamilton students commonly use walking, cycling, buses, rideshare/taxis, intercity buses and Te Huia for Auckland connections. BUSIT and Bee Card are the key public-transport references for Hamilton/Waikato buses.

Current-information note - checked August 2026

Current-information note - checked August 2026: prices, fares, immigration rules and service arrangements can change. Check the linked official/current source before relying on this information.

BUSIT and Bee Card

BUSIT fares are calculated by zones. Bee Card is the cheapest way to travel, uses tag on/tag off, and can apply fare capping and free transfers when used correctly. Cash fares do not receive free transfers.

Indicative fares

BUSIT lists adult Bee Card fares of $2.67 for 1 zone, $4.01 for 2 zones and $5.35 for 3 zones, with weekly caps by zone. The central city Bee Card adult fare is listed at $1.34. Students should check BUSIT for exact route zones and current fares.

Planning journeys

Use the Journey Planner or Transit app, check the route number and destination, signal the bus, and remember to tag off. The Hamilton Transport Centre and Rotokauri Transport Hub are important reference points.

Hamilton to Auckland

Te Huia connects Hamilton/Frankton with Auckland. Waikato Regional Council announced a 25% fare increase in 2026, with an adult one-way Frankton to The Strand fare approximately $30 after the increase. Check Te Huia/BUSIT before planning travel.

Airport considerations

Hamilton Airport has limited public transport compared with major international airports. Many international students arrive through Auckland and then travel to Hamilton by arranged pickup, intercity bus, shuttle, rideshare/taxi or Te Huia/other connections depending on timing.

Current official sources

BUSIT / Waikato Regional Council: https://www.busit.co.nz/

WIE current information: https://wie.nz/

Factual-update note: re-check official sources before publication or website reuse.

Other Major Student Cities

Student question: How do public transport and city living differ across New Zealand student cities?

Answer first

Different cities have different transport systems, fare cards, terrain, weather and accommodation pressures. Do not assume the system in one city works the same way in another.

Wellington

Metlink covers buses, trains and harbour ferry services. Snapper is the stored-value card for buses and trains, and contactless Visa/Mastercard payments are available on buses and trains. From 15 May 2026, adult Snapper fares include $2.12 for 1 zone and $3.50 for 2 zones. Eligible tertiary students can apply for a 25% Snapper tertiary concession. Wellington is compact but hilly and windy; walking routes may be steeper than they look.

Christchurch

Metro Christchurch uses buses and the Diamond Harbour ferry. Standard bus fare is $3 by Metrocard or contactless, with daily and weekly caps for eligible payment methods. Cycling can be practical in parts of Christchurch, but students should check distance, weather and route safety.

Dunedin

Orbus Dunedin uses Bee Card or cash. Adult Bee Card bus fare is listed at $2.50 and cash at $3. Bank and credit cards are not accepted on Dunedin buses. Dunedin has strong student areas, hills and colder weather, so walking distance and winter clothing matter.

City comparison table

City | character | transport | accommodation considerations | lifestyle notes

Auckland | largest city, spread out | AT buses/trains/ferries | often higher rent/travel time | broad services, long commutes possible

Hamilton | regional city, inland | BUSIT/Te Huia | central location useful | good Waikato/North Island access

Wellington | compact capital | Metlink/Snapper | hills/weather affect location | walkable centre, windy climate

Christchurch | South Island city | Metro buses | flatter city, cycling possible | gateway to South Island travel

Dunedin | student city, hilly | Orbus/Bee Card | student areas important | colder climate, strong student culture

Airport connections

Auckland, Wellington, Christchurch and Dunedin all require different airport planning. Check the airport's own transport information as well as the local public-transport authority. Late arrivals may need taxi/rideshare or pre-arranged pickup.

Current official sources

Metlink Wellington: https://www.metlink.org.nz/

Metro Christchurch: https://www.metroinfo.co.nz/

Orbus / Otago Regional Council: https://www.orc.govt.nz/orbus/

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

Factual-update note: re-check official sources before publication or website reuse.

Mobile Phone, eSIM and Internet Costs

Student question: How should students choose mobile and internet options?

Answer first

Students need reliable mobile access for maps, banking, provider messages, emergency contacts and two-factor authentication. Choose a plan by coverage, data, contract length and ability to keep your accounts secure.

Current-information note - checked August 2026

Current-information note - checked August 2026: prices, fares, immigration rules and service arrangements can change. Check the linked official/current source before relying on this information.

Indicative cost

Study with New Zealand notes monthly account or prepaid mobile plans from about $19. Plans with more data, hotspot use, international calling or roaming cost more. Shared-flat unlimited Wi-Fi is listed at about $90 per month, usually divided among flatmates.

Prepaid versus monthly

Prepaid can be flexible and easier for new arrivals. Monthly plans may offer more data or convenience but can involve contracts, credit checks or cancellation terms. Do not sign a long contract before you understand your study length and coverage needs.

eSIM and keeping your home number

If your phone supports eSIM, you may be able to keep your home-country SIM active for banking codes while using a New Zealand eSIM for local data. Check roaming charges carefully. Update account recovery methods before your home number becomes unreliable.

Hotspot and Wi-Fi

If you plan to use your phone as a hotspot for study, choose enough data and check whether hotspot use is allowed. Public Wi-Fi can help, but do not use unknown Wi-Fi for sensitive banking or password changes.

Current official sources

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

CERT NZ: https://www.cert.govt.nz/

Consumer Protection: https://www.consumerprotection.govt.nz/

Factual-update note: re-check official sources before publication or website reuse.

Banking, Transfers and Emergency Money

Student question: How should students organise money safely in New Zealand?

Answer first

A practical student money setup often has three parts: a daily spending account, a separate savings/emergency reserve, and a home-country backup payment method. This is organisation, not personal financial advice.

Opening an account

Banks may ask for identification, address information and tax details. Requirements differ, so check before arrival where possible. If you do not yet have permanent accommodation, ask the bank what proof of address it accepts.

EFTPOS, debit, credit and wallets

EFTPOS/debit cards use your account money. Credit cards borrow money and may involve interest or fees. Mobile wallets can be convenient but depend on phone battery and device security. Contactless payments are common but should be tracked so spending does not become invisible.

International transfers

Compare total received amount, not just advertised transfer fee. Exchange rates, intermediary banks and processing times matter. For large payments, verify account details through an official source, especially if you receive an email saying bank details changed.

Emergency money structure

Keep an emergency reserve separate from daily spending. Keep a backup card or trusted family emergency process if possible. Store bank emergency phone numbers separately from your wallet.

Scams and suspicious transactions

Bank scams often create urgency. If you see a suspicious transaction, freeze the card if possible, contact the bank through official channels, change passwords if needed and keep screenshots. Never share one-time codes.

Debit, credit and cash comparison

Debit uses money already in your account. Credit borrows money and may charge interest or fees. Cash can help during technical outages but is unsafe to carry in large amounts. Most students need a secure everyday account plus emergency backup.

If a transfer is delayed

Check the transfer provider and bank through official channels, confirm the account details used, keep receipts and tell your provider/accommodation if a delayed payment may affect a deadline. Be suspicious of emails claiming bank details changed.

Current official sources

CERT NZ: https://www.cert.govt.nz/

Citizens Advice Bureau: https://www.cab.org.nz/

Community Law: https://communitylaw.org.nz/

Consumer Protection: https://www.consumerprotection.govt.nz/

Disputes Tribunal: https://www.disputestribunal.govt.nz/

Health New Zealand emergency departments: https://www.healthnz.govt.nz/services-support/emergency-departments

Healthline: https://www.healthline.govt.nz/

IRD: https://www.ird.govt.nz/

Immigration New Zealand healthcare: https://www.immigration.govt.nz/live/setting-up-your-life-in-new-zealand/getting-health-care-and-finding-a-doctor/

Inland Revenue: https://www.ird.govt.nz/

NZTA WoF: https://www.nzta.govt.nz/vehicles/warrants-and-certificates/warrant-of-fitness/

Tenancy Services flatting: https://www.tenancy.govt.nz/starting-a-tenancy/flatting/

Factual-update note: re-check official sources before publication or website reuse.

Healthcare Costs and Access

Student question: What might healthcare cost and how should students access care?

Answer first

Healthcare is not automatically free for international students. Insurance matters. For non-emergency illness, start with a GP/medical centre, online GP, pharmacy or after-hours clinic. For emergencies, call 111 or go to emergency care.

Current-information note - checked August 2026

Current-information note - checked August 2026: prices, fares, immigration rules and service arrangements can change. Check the linked official/current source before relying on this information.

GP and medical centre costs

NauMai states that non-resident medical-centre costs can change by clinic and students should expect to pay about $80-$120. Health New Zealand's online GP page lists adult online consultation examples around $79-$99, depending on provider. Check current fees before booking.

Insurance

International students must have medical insurance while in New Zealand. As one provider-specific example, University of Otago lists a 2026 full-year individual international student insurance premium of $899. This is not a national price; it shows why students should check their own provider/insurer.

Prescriptions and pharmacy

Prescription charges and subsidies depend on eligibility. Health New Zealand lists a standard $5 prescription charge for many eligible people, but international students may pay different amounts depending on eligibility and insurance. Keep receipts for insurance claims.

Dental and optometry

Routine dental and optometry costs are often separate from ordinary medical visits and may not be fully covered. Check insurance before assuming cover. Urgent dental pain or eye problems should still be assessed; ask about cost and claim process.

Emergency care

Do not delay urgent care because of cost. Call 111 for severe symptoms or danger. Insurance and billing questions can be handled after immediate safety and treatment.

Basic concept: GP

A GP is a general practitioner or family doctor. For non-emergency illness, a GP or medical centre is usually the first medical contact. Registering with a clinic early can make it easier to get appointments later.

GP, pharmacy, urgent care or emergency department

Use a pharmacy for minor medicine advice, a GP/medical centre for ordinary illness, urgent care/after-hours clinic for problems that cannot wait but are not life-threatening, and an emergency department or 111 for serious danger. Healthline can help you decide if you are unsure.

If you are sick and worried about cost

Do not delay urgent care. Check insurance, ask the clinic about fees before booking when possible, keep receipts, and ask how to claim. If symptoms are severe, call 111 or seek emergency help first; payment questions come later.

Current official sources

Citizens Advice Bureau: https://www.cab.org.nz/

Community Law: https://communitylaw.org.nz/

Disputes Tribunal: https://www.disputestribunal.govt.nz/

Health New Zealand: https://www.tewhatuora.govt.nz/

Health New Zealand emergency departments: https://www.healthnz.govt.nz/services-support/emergency-departments

Health New Zealand online GP care: https://www.healthnz.govt.nz/online-phone-healthcare/online-gp-care

Healthline: https://www.healthline.govt.nz/

IRD: https://www.ird.govt.nz/

Immigration New Zealand healthcare: https://www.immigration.govt.nz/live/setting-up-your-life-in-new-zealand/getting-health-care-and-finding-a-doctor/

NZTA WoF: https://www.nzta.govt.nz/vehicles/warrants-and-certificates/warrant-of-fitness/

NauMai paying for healthcare: https://www.naumainz.studywithnewzealand.govt.nz/health-and-wellbeing/healthcare/paying-for-healthcare

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

Tenancy Services flatting: https://www.tenancy.govt.nz/starting-a-tenancy/flatting/

Employment, Wages and Tax

Student question: How should students understand work income and deductions?

Answer first

Work income is not the same as take-home pay. Check visa work rights, minimum employment rights, tax/PAYE and study workload before relying on wages.

Current-information note - checked August 2026

Current-information note - checked August 2026: prices, fares, immigration rules and service arrangements can change. Check the linked official/current source before relying on this information.

Minimum wage

Employment New Zealand lists the adult minimum wage from 1 April 2026 as NZD $23.95 per hour before tax, with starting-out and training minimum wages at $19.16. Rates are reviewed, so check the current official page before relying on them.

Gross versus net pay

Gross pay is before tax and lawful deductions. Net pay is what reaches your bank account. PAYE tax is usually deducted by the employer. Do not build a budget using gross pay as if all of it is available to spend.

IRD number and tax

Students who work usually need an IRD number and correct tax code. Keep Inland Revenue login details private. If your tax code is wrong, your pay may be taxed incorrectly.

KiwiSaver caveat

Temporary migrants are generally not treated the same as New Zealand residents for long-term retirement savings. Check Inland Revenue or official KiwiSaver eligibility information before assuming enrolment applies to you.

Cash-in-hand risks

Cash work without records can hide underpayment, tax problems and visa breaches. Keep payslips and hours records. If an employer avoids records, treat that as a warning sign.

Basic concept: IRD

IRD means Inland Revenue Department. If you work legally in New Zealand, you usually need an IRD number so your employer can deduct tax correctly and report income.

Starting a job: typical process

First check your visa conditions. Then get an IRD number if needed, open a bank account, read the employment agreement before signing, confirm pay rate and hours, keep timesheets/payslips and understand breaks, holidays and who to contact if there is a problem.

If an employer does not pay you

Keep rosters, messages, timesheets and payslips. Ask the employer in writing to correct the problem. If it is not fixed, contact Employment New Zealand, a student support team, Community Law or Citizens Advice Bureau. Do not accept threats about your visa; immigration permission and employment rights are separate issues.

Current official sources

Citizens Advice Bureau: https://www.cab.org.nz/

Community Law: https://communitylaw.org.nz/

Disputes Tribunal: https://www.disputestribunal.govt.nz/

Employment New Zealand: https://www.employment.govt.nz/

Health New Zealand emergency departments: https://www.healthnz.govt.nz/services-support/emergency-departments

Healthline: https://www.healthline.govt.nz/

IRD: https://www.ird.govt.nz/

Immigration New Zealand: https://www.immigration.govt.nz/

Immigration New Zealand healthcare: https://www.immigration.govt.nz/live/setting-up-your-life-in-new-zealand/getting-health-care-and-finding-a-doctor/

Inland Revenue: https://www.ird.govt.nz/

NZTA WoF: https://www.nzta.govt.nz/vehicles/warrants-and-certificates/warrant-of-fitness/

Tenancy Services flatting: https://www.tenancy.govt.nz/starting-a-tenancy/flatting/

Factual-update note: re-check official sources before publication or website reuse.

Driving and Vehicle Costs

Student question: What does using or buying a vehicle really involve?

Answer first

A car can help in some places, but it brings costs and responsibilities. Students should compare car ownership with public transport, cycling, walking, rideshare, intercity buses and occasional rentals before buying.

Cost categories

Cost | Why it matters

Purchase price | cheapest car may need repairs

Pre-purchase inspection | can identify hidden problems

WOF | safety inspection requirement, not a repair guarantee

Registration/licensing | legal vehicle use cost

Insurance | protects against financial loss; cover varies

Fuel | weekly running cost

Parking | city/campus cost and fines

Maintenance/tyres | unexpected repairs

Breakdown help | useful for older vehicles

Selling | time, paperwork and market risk

Used vehicle caution

Check ownership, money owing, WOF, registration, service history, tyres, warning lights and signs of crash or water damage. Consider a mechanical inspection. Do not buy a vehicle because you feel pressured by the seller.

Insurance

Third-party and comprehensive insurance are different. Understand excess, excluded drivers, learner/restricted licence issues, theft, glass, breakdown and what happens if you crash.

Alternatives to owning

For many students, buses, walking, cycling, rideshare, carpooling, intercity buses and occasional rentals are cheaper and safer than owning a car. Consider the total cost before buying.

Basic concept: WOF

WOF means Warrant of Fitness. It is a vehicle safety inspection required for many vehicles. It does not guarantee the car will not break down, and it does not replace a mechanical inspection before purchase.

Public transport versus car

A car may help if you live far from buses or travel for work, but it brings fuel, parking, insurance, repairs, WOF, registration and accident risk. Public transport, cycling, walking, rideshare and occasional rentals can be cheaper for many students.

If you have a crash or breakdown

Move to safety if possible, call 111 if anyone is hurt or there is danger, exchange details, take photos, contact insurer if covered and do not admit legal responsibility at the roadside if you are unsure. For breakdowns, use roadside assistance or a trusted mechanic.

Current official sources

Citizens Advice Bureau: https://www.cab.org.nz/

Community Law: https://communitylaw.org.nz/

Consumer Protection: https://www.consumerprotection.govt.nz/

Disputes Tribunal: https://www.disputestribunal.govt.nz/

Health New Zealand emergency departments: https://www.healthnz.govt.nz/services-support/emergency-departments

Healthline: https://www.healthline.govt.nz/

IRD: https://www.ird.govt.nz/

Immigration New Zealand healthcare: https://www.immigration.govt.nz/live/setting-up-your-life-in-new-zealand/getting-health-care-and-finding-a-doctor/

NZTA / Waka Kotahi: https://www.nzta.govt.nz/

NZTA WoF: https://www.nzta.govt.nz/vehicles/warrants-and-certificates/warrant-of-fitness/

Tenancy Services flatting: https://www.tenancy.govt.nz/starting-a-tenancy/flatting/

Factual-update note: re-check official sources before publication or website reuse.

Working, employment rights and tax

Student question: What should students know before working in New Zealand?

Answer first

Working involves three separate questions: does your visa allow work, does the job meet employment law, and are tax records handled correctly? Check all three before starting.

Immigration work eligibility

Your eVisa or visa letter tells you whether you can work and any limits. Some eligible student visas may allow up to 25 hours per week during study periods, but not every student and not every English course gives work rights.

Study comes first

A student visa is primarily for study. Work can help with experience and some costs, but it is risky to depend on part-time work for tuition or essential living costs.

Employment agreement

Before starting, understand your employment agreement, employer name, pay rate, hours, breaks, role, location, trial/probation wording and how you will be paid. Keep copies.

Wages and records

Keep your own record of hours worked, breaks, pay and messages about rosters. Compare payslips with hours. Ask questions if deductions or payments do not make sense.

IRD and tax

Workers usually need an IRD number and tax code. Inland Revenue is the official source. Keep tax information secure and do not let another person misuse your details.

Workplace safety

You should receive training for equipment, chemicals, lifting, food handling, driving or other risks. Ask if you do not understand instructions. Safety applies to casual and part-time workers too.

Exploitation protections

Warning signs include passport holding, threats about your visa, unpaid trial work, below-minimum pay, fake deductions, pressure to work beyond visa limits, no records, or demands for money to get a job.

Problem scenario: employer threat

My employer says I will lose my visa if I complain about unpaid wages. Do not accept threats as truth. Keep evidence and seek help from Employment New Zealand, migrant exploitation support, your provider support team or appropriate legal/community services.

Starting-a-job checklist

Check visa work conditions; get written employment information; apply for IRD number if needed; understand pay and hours; keep rosters/payslips; know who supervises you; know safety rules; keep study timetable protected.

Separate immigration and employment questions

A job can be legal under employment law but still breach your visa if your conditions do not allow the hours or type of work. The opposite can also happen: your visa may allow work, but an employer may still treat you unlawfully. Students need to check both immigration conditions and employment rights.

Fair work records

Keep your own records because memory is not enough during a dispute. Save rosters, timesheets, messages, payslips, bank payments and employment agreements. If hours or pay are wrong, ask early and in writing where possible.

Exploitation response

If an employer threatens your visa, keeps your passport, withholds pay or tells you not to talk to anyone, treat it seriously. Do not respond with anger at work. Preserve evidence, make a safe plan, and seek advice from official employment or migrant exploitation support, provider support or community legal services.

Tax basics

Tax is part of legal work. Students may need an IRD number and correct tax code. Keep Inland Revenue login details secure and never let an employer or friend control your tax account.

How complaints usually develop

Many student problems begin small: a misunderstood fee, a class concern, a housing issue, a support need or a communication problem. The best first step is usually to ask the person or office responsible for the issue and keep a written record. If the answer is unclear, ask for the policy or decision in writing. This helps you understand whether the issue is academic, financial, wellbeing, accommodation, employment, tenancy or immigration-related.

When to escalate

Escalation is useful when the first response does not solve the problem, when the issue is serious, or when you do not feel safe raising it alone. Use the provider's formal complaints process for provider matters. Use NZQA or relevant education/pastoral-care routes where appropriate. Use Employment New Zealand for work rights, Tenancy Services for tenancy issues, Immigration New Zealand for visa matters, and Police/emergency services for immediate danger.

Records to keep

Keep dates, names, emails, receipts, agreements, screenshots, policies, meeting notes and copies of forms. Records help other people understand what happened. If English is difficult, write a short timeline in simple language: what happened, when, who was involved, what you asked for, and what response you received.

Employment eligibility versus workplace rights

Visa permission and workplace rights are separate. Immigration New Zealand decides visa conditions. Employment New Zealand explains minimum rights at work. A student can have a workplace problem even when their visa allows work, and a student can breach visa conditions even if an employer offers more hours. Check both before accepting shifts.

What good employment information looks like

Before starting, you should know the employer's legal name, the workplace, your duties, pay rate, pay day, expected hours, break arrangements, who supervises you, how to report sickness, and how to raise safety concerns. If the employer avoids basic written information, treat that as a warning sign.

Unpaid wages scenario expanded

If pay is missing, first compare your own records with the payslip or bank payment. Ask the employer in writing for an explanation. If the answer is threatening or unclear, keep evidence and seek help. Do not agree to false records or extra unpaid hours to 'fix' the problem. If visa threats are used, contact appropriate official or support services rather than relying on the employer's statement.

Ending work safely

If work is affecting study, safety or visa conditions, plan how to reduce or leave it. Check notice requirements, collect final payslips, return property, and keep records. If exploitation is involved, seek advice before confronting the employer if confrontation could increase risk.

Current official sources

Immigration New Zealand: https://www.immigration.govt.nz/

Employment New Zealand: https://www.employment.govt.nz/

Inland Revenue: https://www.ird.govt.nz/

Factual-update note: re-check official sources before publication or website reuse.

Mobile, internet, social media and cybersecurity

Student question: How do students stay connected and safe online?

Answer first

Plan connectivity before arrival. Your phone is not only for social life; it may hold maps, banking, provider messages, emergency contacts, visa documents and two-factor authentication.

SIM, eSIM and roaming

Check whether your phone is unlocked and supports New Zealand networks or eSIM. Compare coverage, data, contract length, cancellation and hotspot needs. Roaming may be useful for the first day but expensive long-term.

Two-factor authentication

Many banks, email accounts and government services use verification codes. Update recovery methods before travel so you are not locked out when your home SIM stops working.

Public Wi-Fi

Airport and public Wi-Fi can be useful, but avoid sensitive banking or password changes on networks you do not trust. Use official websites and apps rather than links from messages.

Social media safety

Think before sharing your address, timetable, live location, travel plans or private images. Be cautious with dating apps, marketplace sales, rental offers and strangers who ask for money or personal documents.

Online scams

Scams may look like bank texts, courier messages, job offers, investment opportunities, immigration threats or rental advertisements. Slow down, verify through official channels and never share one-time codes.

Online-security setup checklist

Strong unique passwords; password manager if appropriate; two-factor authentication; updated recovery email/phone; device lock; banking notifications; cloud backup; official apps; emergency contacts saved offline.

Problem scenario: bank text

A text says your bank account will be closed unless you click a link. Do not click. Open the bank's official app or type the official website yourself. Contact the bank through an official number if worried.

If something goes wrong

If you lose money or access, contact your bank immediately, change passwords, preserve evidence and check CERT NZ guidance. If there is threat or harm, contact Police or emergency services as appropriate.

Practical depth

This topic should be used as a decision guide, not a reminder. Students should understand what the topic is, why it matters, what to prepare, what mistakes to avoid, and where to get official help when details change.

Student action

Write down the decision you need to make, the evidence you have, the official source to check, the person to contact, and the deadline. This simple method prevents many avoidable problems.

Common risk

The main risk is assuming that old information, another student's situation or a social-media answer applies to you. Verify current information before spending money or changing plans.

Current official sources

CERT NZ: https://www.cert.govt.nz/

Consumer Protection: https://www.consumerprotection.govt.nz/

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

Factual-update note: re-check official sources before publication or website reuse.

Healthcare, insurance and mental wellbeing

Student question: How does healthcare work for international students?

Answer first

Healthcare in New Zealand usually starts with a GP or medical centre for non-emergencies, urgent care for problems that cannot wait, and 111 for emergencies. International students must understand insurance and possible costs.

GP and medical centre

A GP or medical centre can help with illness, prescriptions, referrals, certificates and ongoing care. Ask how to enrol or make appointments, what it costs, and what to do after hours.

Pharmacy

Pharmacies can advise on minor health issues and medicines. Some medicines that are easy to buy overseas may need a prescription in New Zealand. Ask if you are unsure.

Urgent care versus emergency

Urgent care is for conditions that need attention soon but are not immediately life-threatening. Hospital emergency departments are for serious or urgent emergencies. Call 111 for severe symptoms, serious injury or immediate danger.

Insurance

Check what your insurance covers, start/end dates, exclusions, excess, pre-existing conditions, emergency numbers and claim process. Keep the policy number on your phone and in your personal information file.

Prescriptions and medicine

Bring important medication in original packaging where possible and carry documentation for ongoing conditions. Check rules before bringing medicines across the border.

Mental wellbeing

Stress, anxiety, depression, homesickness and loneliness can affect study and safety. Ask for help early from provider support, a GP, counselling, trusted people or urgent services if needed.

Health scenario

I am sick but it is not an emergency. Where should I go? Contact a GP/medical centre, after-hours clinic or pharmacy depending on symptoms. If symptoms become severe or urgent, call 111 or go to emergency care.

Common mistakes

Do not wait until symptoms are severe because you are worried about English or cost. Do not assume healthcare is free. Do not travel without knowing insurance contact details.

Normal adjustment versus serious concern

Feeling tired, lonely or confused can be normal after moving countries. But if feelings stop you sleeping, eating, attending class, staying safe or communicating, you should ask for help. Early help is usually easier than crisis help.

How healthcare choices work

For ordinary illness, a GP or medical centre is usually the starting point. Pharmacies help with minor health questions and medicines. Urgent care helps when a problem cannot wait but is not life-threatening. Emergency departments and 111 are for serious urgent situations.

Insurance practicalities

Insurance is useful only if you know how to use it. Save your policy number, emergency phone number, claim process and exclusions. Ask whether you pay first and claim later. Keep receipts and medical documents.

Building support

Support is not only counselling. It can include class routines, exercise, sleep, community groups, faith groups, friends, teachers, host family, medical care and provider student support. Use several supports instead of relying on one person.

Confidentiality and asking for help

Students sometimes avoid healthcare because they worry everyone will know. Health services generally treat personal health information carefully. If you are worried about confidentiality, ask the clinic what information is shared and with whom. Do not let embarrassment stop you getting help for pain, infection, mental health or sexual health concerns.

Sexual health

Sexual health is part of healthcare. Students can ask health services about contraception, sexually transmitted infection testing, pregnancy concerns, consent, sexual harm support and relationship safety. If there is immediate danger or assault, seek urgent help. You do not need perfect English to ask for medical help.

Insurance claims

Insurance claims often require receipts, medical notes, claim forms and timely contact with the insurer. Before treatment where possible, check whether you must use a particular provider or call an assistance number. In emergencies, get urgent help first.

When symptoms are worrying

Severe pain, breathing difficulty, chest pain, major bleeding, sudden weakness, serious allergic reaction, unconsciousness, suicidal thoughts or immediate danger require urgent help. Call 111 or go to emergency care. For less urgent but concerning symptoms, contact a GP, after-hours clinic or Healthline/official health advice where available.

Current official sources

Health New Zealand: https://www.tewhatuora.govt.nz/

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

Immigration New Zealand: https://www.immigration.govt.nz/

Factual-update note: re-check official sources before publication or website reuse.

Culture shock, homesickness and making friends

Student question: How can students adjust emotionally and socially?

Answer first

Culture shock and homesickness are normal. They can affect sleep, eating, attendance, motivation, confidence and relationships. Adjustment improves when students build routine, support and social contact.

What culture shock can feel like

You may feel excited one day and lonely the next. Food, humour, classroom style, public transport, weather, accents and independence can all feel difficult. This does not mean you are failing.

Stages of adjustment

Some students first feel excited, then frustrated, then gradually more confident. Others move back and forth. The important thing is to notice problems early and stay connected to class and support.

Homesickness

Missing family, food, language and familiar routines is common. Plan regular contact with home, but also create routines in New Zealand so your new life can grow.

Making friends

Friendship often begins through repeated small contact: sitting with classmates, joining activities, practising English, cooking together, sports, volunteering, faith/community groups or shared transport.

Independence skills

Studying overseas often means learning cooking, laundry, budgeting, appointments, transport, email communication and asking for help. These are real skills, not personal failures.

Common mistakes

Do not stop attending class because you feel embarrassed or lonely. Do not stay only online with people at home if it prevents local adjustment. Do not wait for other people to start every conversation.

If feelings become serious

If sadness, anxiety, panic, sleep problems or isolation become strong or continue, contact provider support, a GP, counselling or urgent services. If there is immediate danger, call 111.

Normal adjustment versus serious concern

Feeling tired, lonely or confused can be normal after moving countries. But if feelings stop you sleeping, eating, attending class, staying safe or communicating, you should ask for help. Early help is usually easier than crisis help.

How healthcare choices work

For ordinary illness, a GP or medical centre is usually the starting point. Pharmacies help with minor health questions and medicines. Urgent care helps when a problem cannot wait but is not life-threatening. Emergency departments and 111 are for serious urgent situations.

Insurance practicalities

Insurance is useful only if you know how to use it. Save your policy number, emergency phone number, claim process and exclusions. Ask whether you pay first and claim later. Keep receipts and medical documents.

Building support

Support is not only counselling. It can include class routines, exercise, sleep, community groups, faith groups, friends, teachers, host family, medical care and provider student support. Use several supports instead of relying on one person.

Stages of adjustment in real life

Culture shock is not one feeling. Students may first feel excited and independent. Later they may feel tired, irritated, lonely or critical of New Zealand and of themselves. With routine, support and small successes, many students begin to feel more capable. These stages can repeat after holidays, illness, exams or conflict at home. Understanding this pattern helps students avoid thinking that one hard week means the whole study plan has failed.

Communication misunderstandings

Misunderstandings often happen because people use indirect language, humour, speed or local expressions differently. A New Zealander may say 'no worries' or 'sweet as' in a casual way, while a student may be waiting for more formal confirmation. In class, a teacher may expect questions, while the student may think questions are disrespectful. Asking politely for clarification is a strength, not a failure.

Keeping identity while adapting

Adapting does not mean rejecting your own culture. Students often do best when they keep healthy parts of home life - language, food, faith, family contact and values - while also learning local routines. The goal is flexibility: knowing how to act in a classroom, flat, workplace or official office without feeling you must become someone else.

When adjustment needs support

If homesickness becomes isolation, missed classes, poor sleep, panic, unsafe behaviour or thoughts of self-harm, it is no longer just ordinary adjustment. Contact provider support, a GP, counselling or emergency services depending on urgency. Asking for help early protects your study and your health.

Current official sources

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

Health New Zealand: https://www.tewhatuora.govt.nz/

NZQA: https://www2.nzqa.govt.nz/

Factual-update note: re-check official sources before publication or website reuse.

Study skills, academic integrity and AI

Student question: How can students study honestly and effectively in New Zealand?

Answer first

Successful study in New Zealand usually requires active participation, independent practice, honest work and early communication when you need help.

Classroom expectations

Teachers may ask students to discuss, question, present, work in pairs, explain opinions and practise independently. Participation can be part of learning, not just a speaking test.

Assessment preparation

Ask how assessment works: due dates, marking, late submissions, resits, attendance rules, oral work, written work and what happens if you are sick.

Academic integrity

Academic integrity means your work is honest and your sources are acknowledged. Copying, plagiarism, unauthorised collaboration, cheating and submitting someone else's work can have serious consequences.

Responsible AI use

AI tools may help with brainstorming, vocabulary practice or checking language, but rules differ by provider and assignment. If instructions do not say whether AI is allowed, ask before using it.

AI scenario

My assignment instructions do not say whether AI tools are allowed. Do not guess. Ask your teacher what is permitted, whether you must declare AI use, and what parts must be entirely your own work.

Study routine checklist

Attend class; review notes daily; practise speaking; ask questions; record deadlines; start assignments early; check integrity rules; keep drafts; ask for help before deadlines.

Common mistakes

Do not translate or generate large parts of work and submit them as your own if rules do not allow it. Do not copy a friend's answer because you are worried about English.

Learning actively

In New Zealand, learning often asks students to show understanding, not only remember information. Speaking in class, asking questions and giving opinions can feel risky when English is not your first language, but these activities are part of learning.

Assessment clarity

Before assessment begins, know the task, due date, allowed resources, marking criteria, late rules, extension process and integrity expectations. If instructions are unclear, ask early. Silence can be interpreted as understanding.

AI and integrity

AI can support vocabulary, practice questions and planning, but it can also create dishonest work if used without permission. The safest rule is: if your teacher has not clearly allowed a use, ask. Keep drafts and notes that show your own thinking.

Getting help early

Academic problems grow when students hide them. Ask a teacher, learning support or student adviser before the deadline. If you are sick, stressed or confused, there may be formal processes, but they usually require timely communication.

If you fail an assessment

Read the feedback, check whether resubmission or appeal options exist, ask the teacher what to improve, review attendance and study habits, and seek help early. One failed assessment does not automatically mean failure of the whole study plan, but ignoring it can make the problem bigger.

If you are accused of plagiarism or misuse of AI

Stay calm, read the allegation and policy, gather drafts/notes/sources, respond by the deadline, ask what support person or appeal process is allowed, and be honest. Do not delete evidence or ask someone to create a false explanation.

Current official sources

Citizens Advice Bureau: https://www.cab.org.nz/

Community Law: https://communitylaw.org.nz/

Disputes Tribunal: https://www.disputestribunal.govt.nz/

Health New Zealand emergency departments: https://www.healthnz.govt.nz/services-support/emergency-departments

Healthline: https://www.healthline.govt.nz/

IRD: https://www.ird.govt.nz/

Immigration New Zealand healthcare: https://www.immigration.govt.nz/live/setting-up-your-life-in-new-zealand/getting-health-care-and-finding-a-doctor/

NZQA: https://www2.nzqa.govt.nz/

NZTA WoF: https://www.nzta.govt.nz/vehicles/warrants-and-certificates/warrant-of-fitness/

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

Tenancy Services flatting: https://www.tenancy.govt.nz/starting-a-tenancy/flatting/

WIE current information: https://wie.nz/

Factual-update note: re-check official sources before publication or website reuse.

Transport, driving and domestic travel

Student question: How can students travel safely in New Zealand?

Answer first

Transport differs by region. Plan daily travel to class, weekend travel and driving separately. New Zealand roads, distances and weather can surprise new arrivals.

Daily transport

Check local buses, trains, ferries, cycling routes, walking paths, student concessions and payment systems. Timetables vary by city and by day of week.

Domestic travel

Domestic flights, coaches, ferries and driving can connect regions. Check baggage, weather, travel time, cancellation terms and how you will get from the terminal to accommodation.

Driving on the left

New Zealand drives on the left. Roundabouts, rural roads, one-lane bridges, changing weather and fatigue can be challenging. Check official overseas-licence rules before driving.

Buying or using a vehicle

Understand registration, warrant of fitness, insurance, fuel, parking, repairs, safety and resale. A cheap car can become expensive if it needs repairs or is unsafe.

Used vehicle checklist

Check licence rules; inspect vehicle; check WOF/registration; consider mechanical inspection; confirm insurance; understand parking; budget for repairs/fuel; avoid driving tired.

Common mistakes

Do not drive immediately after a long flight. Do not underestimate travel time. Do not drive through floodwater. Do not assume your home licence rules apply unchanged.

If something goes wrong

For crashes or immediate danger, call 111. For breakdowns, use roadside help if arranged. Tell accommodation or provider if travel disruption affects attendance or safety.

Transport planning

Students should plan two transport systems: daily travel to class and occasional travel for weekends or holidays. Daily travel needs reliability and cost control. Weekend travel needs safety planning, weather checks and backup options.

Driving risk

Driving in New Zealand can be difficult for new arrivals because of left-side driving, rural roads, weather, fatigue and unfamiliar signs. Do not drive straight after long-haul travel. Check licence rules and insurance before driving.

Outdoor and water safety

New Zealand outdoor areas are beautiful but can be unforgiving. Weather, cold water, currents, remote roads and limited phone coverage can create risk. Prepare as if plans may change. Tell someone where you are going.

Responsible travel

Responsible travel means respecting local communities, private land, wildlife, cultural places and environmental rules. Take rubbish with you, follow signs and avoid damaging natural areas for photos or shortcuts.

Overseas licences and translations

NZTA guidance should be checked before driving. Students with overseas licences may be able to drive for a limited period if the licence is current and valid and they meet New Zealand rules. If the licence is not in English, an accurate translation or international driving permit may be required. Time limits and conversion rules can change, so students should check NZTA before relying on an overseas licence.

Roundabouts, rural roads and fatigue

New Zealand driving can be challenging because of left-side driving, roundabouts, narrow rural roads, one-lane bridges, gravel roads, weather and long distances between towns. Fatigue after flights or late-night study can be dangerous. Plan breaks and avoid driving when tired.

Buying and using a vehicle

Buying a cheap vehicle can create hidden costs: registration, warrant of fitness, insurance, repairs, tyres, fuel, parking and resale. A warrant of fitness is not a guarantee that the vehicle will never need repairs. Consider a mechanical inspection and check ownership/debt risks before paying.

Breakdowns, parking and infringements

If a vehicle breaks down, move to safety first and use hazard lights where appropriate. Understand parking signs, bus lanes, clearways and payment systems because fines can add up. Keep registration, insurance and emergency roadside contacts accessible.

Current official sources

NZTA / Waka Kotahi: https://www.nzta.govt.nz/

NZ Police: https://www.police.govt.nz/

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

Factual-update note: re-check official sources before publication or website reuse.

Recreation, tourism and responsible travel

Student question: How can students enjoy New Zealand safely outside class?

Answer first

New Zealand offers many activities, but safe travel needs planning. Match activities to your experience, weather, transport, clothing and budget.

English practice through activities

Activities can help you make friends and practise English naturally. Start with provider events, local festivals, sport, volunteering, walking groups or classmates before planning complex trips.

Outdoor safety

Weather can change quickly. Check forecasts, daylight, track difficulty, transport, clothing, food, water and phone coverage. Tell someone where you are going and when you expect to return.

Water safety

Be cautious around beaches, rivers, lakes and waterfalls. Cold water, currents and hidden hazards can be dangerous even when the water looks calm. Follow signs and local advice.

Sustainable and responsible travel

Respect land, wildlife, local communities, cultural sites and environmental rules. Take rubbish with you, stay on marked tracks where required, and avoid damaging natural areas.

Weekend-trip checklist

Check weather; check transport; tell someone plans; carry water/food; wear suitable shoes; take warm/rain clothing; charge phone; know return route; avoid risky swimming; budget for delays.

Common mistakes

Do not hike in city shoes, ignore weather warnings, rely on phone coverage in remote areas, or join a trip without knowing where you are going.

If something goes wrong

Call emergency services for danger or injury. Contact transport/accommodation if delayed. Follow official Civil Defence or local authority advice during weather or hazard events.

Transport planning

Students should plan two transport systems: daily travel to class and occasional travel for weekends or holidays. Daily travel needs reliability and cost control. Weekend travel needs safety planning, weather checks and backup options.

Driving risk

Driving in New Zealand can be difficult for new arrivals because of left-side driving, rural roads, weather, fatigue and unfamiliar signs. Do not drive straight after long-haul travel. Check licence rules and insurance before driving.

Outdoor and water safety

New Zealand outdoor areas are beautiful but can be unforgiving. Weather, cold water, currents, remote roads and limited phone coverage can create risk. Prepare as if plans may change. Tell someone where you are going.

Responsible travel

Responsible travel means respecting local communities, private land, wildlife, cultural places and environmental rules. Take rubbish with you, follow signs and avoid damaging natural areas for photos or shortcuts.

Beach and rip-current awareness

Beaches can look safe while currents are dangerous. Swim between flags where lifeguards are present, read signs, avoid swimming alone, and be careful with alcohol around water. Rivers and lakes can also be cold, deep or fast-moving.

Hiking and weather preparedness

A short walk can become risky if weather changes, daylight runs out or a track is harder than expected. Wear suitable shoes, carry warm/rain clothing, water and food, and tell someone your plans. Check Department of Conservation or local information where relevant.

Volunteering and community facilities

Libraries, community centres, sports clubs, volunteering and local events can help students practise English and meet people without spending a lot of money. Check transport and safety before attending evening activities.

Current official sources

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

Civil Defence / NEMA: https://www.civildefence.govt.nz/

NZTA / Waka Kotahi: https://www.nzta.govt.nz/

Factual-update note: re-check official sources before publication or website reuse.

Safety, emergencies and natural hazards

Student question: What should students do in emergencies or unsafe situations?

Answer first

Call 111 for Police, Fire or Ambulance in an emergency. Know your address, keep your phone charged, and follow official information during natural hazards.

Personal safety

Use normal safety habits: tell someone your plans, avoid unsafe shortcuts at night, keep valuables secure, trust your instincts, and ask for help if you feel unsafe.

Emergency number 111

Use 111 for urgent danger, serious injury, fire, crime in progress, severe medical symptoms or immediate threat. Say what happened, where you are, who needs help and whether danger is still present.

Natural hazards

New Zealand can experience earthquakes, storms, flooding, landslides, volcanic activity, tsunami and other hazards. Learn local risks and follow Civil Defence advice.

Emergency alerts

Emergency Mobile Alerts may be sent for serious threats. Keep your phone capable of receiving alerts where possible, but do not rely only on alerts. Follow official radio, websites or local instructions if networks fail.

Emergency preparation checklist

Water; food; torch; phone charger/power bank; medication; warm clothing; copies of documents; emergency contacts; small cash if useful; accommodation/provider contact; plan with flatmates/host family.

Common mistakes

Do not rely on rumours. Do not drive through floodwater. Do not go sightseeing during emergencies. Do not return to unsafe buildings until advised.

If something goes wrong

Get yourself safe first. Call 111 if urgent. Contact provider/accommodation after immediate danger has passed. Tell family when possible.

Safety first

In unsafe situations, the first task is to get to a safer place, not to prove you are right. Move to a public or staffed place, call 111 for urgent danger, and contact trusted support after immediate danger has passed.

Natural hazard mindset

Students from countries with different hazards may not know what to do in earthquakes, floods, storms or tsunami warnings. Learn local advice before an event. Discuss emergency plans with flatmates, hosts or accommodation staff.

Harassment and discrimination

Repeated unwanted behaviour, threats, pressure, discrimination or harassment should be taken seriously. Keep records if safe. Use provider support, formal complaints, Police or specialist services depending on the issue.

Emergency communication

After an emergency, family overseas may panic if they cannot reach you. Contact them when safe, but follow emergency instructions first. Keep a backup power source and emergency contacts accessible.

Practical safety planning

Safety planning means thinking before a problem escalates. Know where you can go, who you can call, how to leave, and what documents or money you need. If another person controls your phone, money, transport or documents, ask for confidential help from a trusted service.

Discrimination and harassment records

If safe, keep dates, messages, screenshots, names of witnesses and a short description of what happened. Records help when talking to a provider, Police, employer, landlord or support service. If keeping records would put you at risk, prioritise safety.

Police and emergency services

Police are for safety and law enforcement. Call 111 for urgent danger. For non-urgent issues, use appropriate non-emergency Police or support channels. If you are unsure whether something is urgent, choose safety and ask for help.

Emergency alerts and family communication

During severe weather, earthquake or other emergency, official instructions come first. Family overseas may see dramatic social-media posts. When safe, send a short update: where you are, whether you are safe, and when you can next contact them. Do not spread unverified information.

Basic concept: 111

Call 111 for Police, Fire or Ambulance when there is immediate danger, serious illness or injury, fire, violence, crash, crime in progress or life-threatening emergency. Do not use 111 for routine questions, minor illness or ordinary provider problems.

If there is an earthquake or flood

Follow official emergency advice, check on people nearby if safe, conserve phone battery, use emergency alerts and radio/official channels, tell your provider/accommodation contact you are safe when possible, and avoid travelling through floodwater or damaged areas.

Current official sources

Citizens Advice Bureau: https://www.cab.org.nz/

Civil Defence / NEMA: https://www.civildefence.govt.nz/

Community Law: https://communitylaw.org.nz/

Disputes Tribunal: https://www.disputestribunal.govt.nz/

Health New Zealand: https://www.tewhatuora.govt.nz/

Health New Zealand emergency departments: https://www.healthnz.govt.nz/services-support/emergency-departments

Healthline: https://www.healthline.govt.nz/

IRD: https://www.ird.govt.nz/

Immigration New Zealand healthcare: https://www.immigration.govt.nz/live/setting-up-your-life-in-new-zealand/getting-health-care-and-finding-a-doctor/

NZ Police: https://www.police.govt.nz/

NZTA WoF: https://www.nzta.govt.nz/vehicles/warrants-and-certificates/warrant-of-fitness/

Tenancy Services flatting: https://www.tenancy.govt.nz/starting-a-tenancy/flatting/

Factual-update note: re-check official sources before publication or website reuse.

Relationships, harassment and discrimination

Student question: Where can students get help if they are treated badly or feel unsafe?

Answer first

You can ask for help if you experience harassment, discrimination, bullying, threats, sexual harm, family violence or unsafe relationships. Serious problems should not be handled alone.

Respect and consent

Consent must be freely given. Pressure, threats, control and unwanted contact are not acceptable. Cultural differences do not excuse unsafe or abusive behaviour.

Discrimination and harassment

Discrimination or harassment may relate to race, gender, religion, disability, sexuality, nationality or other personal characteristics. Keep records if safe and seek support early.

Digital safety in relationships

Be careful with private images, passwords, location sharing and pressure through social media. If someone threatens to share private material, seek help.

Provider support

Providers should have support and complaints pathways. Ask who handles wellbeing, harassment, accommodation concerns or formal complaints.

Common mistakes

Do not ignore repeated unwanted behaviour. Do not assume nothing can be done. Do not meet someone alone if you already feel unsafe.

If something goes wrong

If there is immediate danger, call 111. For non-urgent concerns, contact provider support, health services, specialist support organisations or Police depending on the situation.

Safety first

In unsafe situations, the first task is to get to a safer place, not to prove you are right. Move to a public or staffed place, call 111 for urgent danger, and contact trusted support after immediate danger has passed.

Natural hazard mindset

Students from countries with different hazards may not know what to do in earthquakes, floods, storms or tsunami warnings. Learn local advice before an event. Discuss emergency plans with flatmates, hosts or accommodation staff.

Harassment and discrimination

Repeated unwanted behaviour, threats, pressure, discrimination or harassment should be taken seriously. Keep records if safe. Use provider support, formal complaints, Police or specialist services depending on the issue.

Emergency communication

After an emergency, family overseas may panic if they cannot reach you. Contact them when safe, but follow emergency instructions first. Keep a backup power source and emergency contacts accessible.

Practical safety planning

Safety planning means thinking before a problem escalates. Know where you can go, who you can call, how to leave, and what documents or money you need. If another person controls your phone, money, transport or documents, ask for confidential help from a trusted service.

Discrimination and harassment records

If safe, keep dates, messages, screenshots, names of witnesses and a short description of what happened. Records help when talking to a provider, Police, employer, landlord or support service. If keeping records would put you at risk, prioritise safety.

Police and emergency services

Police are for safety and law enforcement. Call 111 for urgent danger. For non-urgent issues, use appropriate non-emergency Police or support channels. If you are unsure whether something is urgent, choose safety and ask for help.

Emergency alerts and family communication

During severe weather, earthquake or other emergency, official instructions come first. Family overseas may see dramatic social-media posts. When safe, send a short update: where you are, whether you are safe, and when you can next contact them. Do not spread unverified information.

Current official sources

NZ Police: https://www.police.govt.nz/

NZQA: https://www2.nzqa.govt.nz/

Health New Zealand: https://www.tewhatuora.govt.nz/

Factual-update note: re-check official sources before publication or website reuse.

Parents, families and younger students

Student question: What should families ask before a student studies in New Zealand?

Answer first

Families should understand study, accommodation, welfare, costs, insurance, visa conditions, support contacts and emergency procedures before the student travels.

Study questions

Ask what course the student will take, how progress is measured, what attendance is expected, how help is provided, and what happens if the student struggles academically.

Accommodation questions

Ask where the student will live, who manages it, what is included, transport time, meals, internet, rules, support and what happens if the arrangement is unsuitable.

Under-18 students

Younger students may need special accommodation and welfare arrangements. Check provider and visa requirements carefully and keep communication routes clear.

Couples and families

Students travelling with partners or children need higher budgets, larger accommodation, healthcare planning, schooling/childcare research and visa-condition checks.

Family communication plan

Agree how often the student will contact home, what to do if contact is missed, and who the provider can contact in an emergency within privacy rules.

Common mistakes

Families sometimes focus only on tuition and ignore accommodation, insurance, first-week transport, wellbeing and emergency plans.

Practical depth

This topic should be used as a decision guide, not a reminder. Students should understand what the topic is, why it matters, what to prepare, what mistakes to avoid, and where to get official help when details change.

Student action

Write down the decision you need to make, the evidence you have, the official source to check, the person to contact, and the deadline. This simple method prevents many avoidable problems.

Common risk

The main risk is assuming that old information, another student's situation or a social-media answer applies to you. Verify current information before spending money or changing plans.

Communication expectations

Families should agree communication expectations before travel. Daily contact may feel supportive at first but can also prevent independence. A regular schedule, such as a weekly longer call plus short safety updates during travel, can reduce anxiety while allowing the student to build life in New Zealand.

Privacy for adult students

Adult students have privacy rights. Providers may not be able to share detailed academic, health, financial or personal information with parents without consent. Families should discuss consent and emergency contacts before problems occur, rather than assuming the provider can answer every question.

If a student stops responding

First try ordinary explanations: time-zone difference, flat phone, exam stress, travel, illness or changed routine. Contact known friends or accommodation if appropriate. If there is genuine safety concern, contact the provider through official channels or emergency services if immediate danger is likely. Avoid relying on rumours or social-media fragments.

Academic concerns

If parents worry about progress, the best support is often practical: encourage the student to attend, ask teachers for help, use support services and explain problems early. Pressure or blame can make students hide problems. Families can help by asking calm questions and supporting problem-solving.

Parent communication plan

Before travel, agree how often the student will contact family, what to do if messages are missed, who the emergency contacts are, and when family should contact the provider. Adult students have privacy and independence, so expectations should be agreed early.

If family is worried

Start with the student's agreed contact plan. If there is a genuine safety concern, contact the accommodation/provider emergency contact or local emergency services as appropriate. For ordinary study stress, encourage the student to use provider support channels.

Current official sources

Citizens Advice Bureau: https://www.cab.org.nz/

Community Law: https://communitylaw.org.nz/

Disputes Tribunal: https://www.disputestribunal.govt.nz/

Health New Zealand emergency departments: https://www.healthnz.govt.nz/services-support/emergency-departments

Healthline: https://www.healthline.govt.nz/

IRD: https://www.ird.govt.nz/

Immigration New Zealand: https://www.immigration.govt.nz/

Immigration New Zealand healthcare: https://www.immigration.govt.nz/live/setting-up-your-life-in-new-zealand/getting-health-care-and-finding-a-doctor/

NZQA: https://www2.nzqa.govt.nz/

NZTA WoF: https://www.nzta.govt.nz/vehicles/warrants-and-certificates/warrant-of-fitness/

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

Tenancy Services flatting: https://www.tenancy.govt.nz/starting-a-tenancy/flatting/

Factual-update note: re-check official sources before publication or website reuse.

Useful Maori words, Kiwi English and education terms

Student question: What local words and study terms should students recognise?

Answer first

Students may hear te reo Maori words, informal Kiwi English and education terms. Learning them helps with daily life, class and official communication.

Te reo Maori

Te reo Maori is a living language, not slang. You may hear words such as kia ora, whanau, kai, mahi, Aotearoa and manaakitanga. Learn respectfully and ask if pronunciation or meaning is unclear.

Kiwi English

Informal expressions may include sweet as, no worries, cheers, dairy, togs, jandals, flat, shout, keen and heaps. Use informal language carefully; it may not be suitable for assignments or official emails.

Education terms

Useful terms include provider, enrolment, assessment, attendance, credits, qualification, NZQF, pastoral care, refund policy, academic integrity, plagiarism, pathway and orientation.

Common abbreviations

Students may see INZ, NZQA, IRD, GP, NCEA, NZCEL, IELTS, OET, WOF, GST and CV. If an abbreviation affects a decision, ask what it means.

Practical action

Keep a glossary on your phone. Add new expressions after class, at shops, in accommodation and when reading official messages.

Common mistakes

Do not treat Maori words as jokes and do not use slang in formal writing unless you are sure it is appropriate.

Learning actively

In New Zealand, learning often asks students to show understanding, not only remember information. Speaking in class, asking questions and giving opinions can feel risky when English is not your first language, but these activities are part of learning.

Assessment clarity

Before assessment begins, know the task, due date, allowed resources, marking criteria, late rules, extension process and integrity expectations. If instructions are unclear, ask early. Silence can be interpreted as understanding.

AI and integrity

AI can support vocabulary, practice questions and planning, but it can also create dishonest work if used without permission. The safest rule is: if your teacher has not clearly allowed a use, ask. Keep drafts and notes that show your own thinking.

Getting help early

Academic problems grow when students hide them. Ask a teacher, learning support or student adviser before the deadline. If you are sick, stressed or confused, there may be formal processes, but they usually require timely communication.

Culture is local as well as national

New Zealand culture is not identical in every region or group. A classroom, workplace, flat, marae, sports club and government office may each have different expectations. Students should observe, ask respectfully and avoid assuming one person's behaviour represents the whole country.

Using local words appropriately

A word can be friendly in one setting and too casual in another. 'Cheers' may be fine in a shop or with classmates, while formal emails should use clearer wording. Te reo Maori words deserve particular respect because they connect to identity, place and culture.

Regional comparison depth

Cities and regions differ in rent, transport, weather, job markets, social life and access to outdoor activities. Auckland may offer scale and international connections; Wellington government and culture; Christchurch South Island access; Hamilton/Waikato central North Island access. The best choice depends on study purpose and daily-life fit.

Current official sources

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

NZQA: https://www2.nzqa.govt.nz/

NauMai NZ: https://naumainz.studywithnewzealand.govt.nz/

Factual-update note: re-check official sources before publication or website reuse.

Major cities, regions and Hamilton/Waikato

Student question: How should students compare New Zealand locations?

Answer first

Location affects transport, accommodation, cost, weather, social life and study routine. Compare the city as well as the course.

Auckland

Auckland is New Zealand's largest city and a major international arrival point. It has many services and transport options, but students should plan costs and travel time carefully.

Wellington

Wellington is the capital city, with government, cultural and creative activity. It is compact and known for changeable wind/weather.

Christchurch

Christchurch is the largest city in the South Island and a gateway to many South Island destinations.

Hamilton and Waikato

Hamilton is an inland North Island city in the Waikato region. It can suit students who want a city environment with access to regional activities and central North Island travel.

Other centres

Tauranga, Dunedin, Palmerston North, Queenstown and other centres each have different transport, climate, accommodation and lifestyle features.

Common mistakes

Do not choose a location only from photos or one friend's experience. Check transport, accommodation, weather, provider location and support services.

Practical depth

This topic should be used as a decision guide, not a reminder. Students should understand what the topic is, why it matters, what to prepare, what mistakes to avoid, and where to get official help when details change.

Student action

Write down the decision you need to make, the evidence you have, the official source to check, the person to contact, and the deadline. This simple method prevents many avoidable problems.

Common risk

The main risk is assuming that old information, another student's situation or a social-media answer applies to you. Verify current information before spending money or changing plans.

Culture is local as well as national

New Zealand culture is not identical in every region or group. A classroom, workplace, flat, marae, sports club and government office may each have different expectations. Students should observe, ask respectfully and avoid assuming one person's behaviour represents the whole country.

Using local words appropriately

A word can be friendly in one setting and too casual in another. 'Cheers' may be fine in a shop or with classmates, while formal emails should use clearer wording. Te reo Maori words deserve particular respect because they connect to identity, place and culture.

Regional comparison depth

Cities and regions differ in rent, transport, weather, job markets, social life and access to outdoor activities. Auckland may offer scale and international connections; Wellington government and culture; Christchurch South Island access; Hamilton/Waikato central North Island access. The best choice depends on study purpose and daily-life fit.

Current official sources

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

WIE current information: https://wie.nz/

Factual-update note: re-check official sources before publication or website reuse.

Official resources and support contacts

Student question: Where can I find current official information and help?

Answer first

Use official sources for changing rules. This guide explains what to think about, but official websites and your provider's current information give the latest requirements.

Immigration and visas

Immigration New Zealand: visas, conditions, work rights, changes and contact routes.

Border

New Zealand Customs: traveller declarations and border information. MPI: biosecurity and restricted items.

Education

NZQA: provider/qualification information, pastoral-care information and some complaints routes.

Work and tax

Employment New Zealand: employment rights and exploitation information. Inland Revenue: tax and IRD numbers.

Housing

Tenancy Services: renting, bonds, tenancy agreements and dispute information.

Health and safety

Health New Zealand: healthcare information. NZ Police and 111: urgent safety. Civil Defence/NEMA: natural hazards and emergency alerts.

Cyber and consumer

CERT NZ and Consumer Protection: scams, online safety and consumer issues.

Provider information

Use your provider's current website for course, fee, refund, accommodation, support and contact details. For WIE current information, use wie.nz.

Practical depth

This topic should be used as a decision guide, not a reminder. Students should understand what the topic is, why it matters, what to prepare, what mistakes to avoid, and where to get official help when details change.

Student action

Write down the decision you need to make, the evidence you have, the official source to check, the person to contact, and the deadline. This simple method prevents many avoidable problems.

Common risk

The main risk is assuming that old information, another student's situation or a social-media answer applies to you. Verify current information before spending money or changing plans.

Current official sources

Immigration New Zealand: https://www.immigration.govt.nz/

New Zealand Customs: https://www.customs.govt.nz/

MPI Biosecurity: https://www.mpi.govt.nz/

NZQA: https://www2.nzqa.govt.nz/

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

NauMai NZ: https://naumainz.studywithnewzealand.govt.nz/

Tenancy Services: https://www.tenancy.govt.nz/

Employment New Zealand: https://www.employment.govt.nz/

Inland Revenue: https://www.ird.govt.nz/

Health New Zealand: https://www.tewhatuora.govt.nz/

NZ Police: https://www.police.govt.nz/

Civil Defence / NEMA: https://www.civildefence.govt.nz/

NZTA / Waka Kotahi: https://www.nzta.govt.nz/

CERT NZ: https://www.cert.govt.nz/

Consumer Protection: https://www.consumerprotection.govt.nz/

WIE current information: https://wie.nz/

Factual-update note: re-check official sources before publication or website reuse.

Appendix A: Departure planning workbook

Student question: What should I do before I leave home, step by step?

4-6 weeks before departure

Confirm passport validity, visa/eVisa access, offer of place, insurance, accommodation and flight details. Ask your provider what happens if you arrive late or miss orientation. Confirm whether you need airport pickup, domestic flights or overnight accommodation. Check medication documentation, biosecurity rules and airline baggage restrictions. Start a secure document folder with digital and offline copies.

2 weeks before departure

Check your arrival transport again. Make sure your accommodation knows your arrival date, time and flight number. Confirm payment access, phone roaming or eSIM plan, emergency contacts and first-week budget. Review what cannot enter New Zealand or must be declared. Clean outdoor shoes, sports gear and camping equipment.

1 week before departure

Pack carry-on carefully. Keep passport, visa/eVisa, provider documents, accommodation address, emergency contacts, medicine, payment card, phone charger and essential clothing accessible. Tell family your travel plan. Save offline maps and important phone numbers. Check whether you need printed evidence for any part of your journey.

Day of travel

Arrive early. Keep documents with you, not in checked luggage. Charge your phone. Do not accept luggage or packages from other people unless you know exactly what they contain. Keep medication and valuables secure. If flight times change, update accommodation or pickup contacts.

Questions to answer before boarding

Where will I sleep tonight? How will I leave the airport? Who knows my arrival time? What will I do if my phone does not work? What will I do if my card does not work? What items will I declare? Who is my emergency contact in New Zealand?

Common mistakes to avoid

Do not pack official documents in checked luggage. Do not arrive with no transport plan. Do not carry food because someone told you it is always okay. Do not rely on one payment card. Do not assume your accommodation can receive you at any time of night.

Why preparation matters

Departure preparation is not only packing. It is risk management. A student who arrives with documents, money access, accommodation, transport and phone access ready can solve small problems before they become safety or study problems. The first days in a new country are tiring, and tired people make weaker decisions. Good preparation gives you choices when a flight is delayed, baggage is missing or a payment card fails.

Digital document storage and privacy

Store important documents in a secure cloud folder and offline on your phone. Use a strong password and do not share passport, visa or bank images casually through social media. Keep a separate emergency contact note that can be used if your phone is locked or battery is flat. If you print copies, keep them secure because identity documents can be misused.

Packing without creating border problems

Pack for New Zealand conditions, not only for your home climate. Bring layers, comfortable shoes, rain protection and items needed for the first week. Avoid packing large amounts of food. If you bring cultural or personal food items, keep labels and declare them. Clean outdoor gear carefully. The safest approach is to know what you are carrying and declare when unsure.

Leaving-home checklist

Passport valid; visa/eVisa saved; offer of place saved; insurance active; medicine checked; accommodation confirmed; late-arrival plan confirmed; airport transport chosen; payment backup ready; phone roaming/eSIM checked; biosecurity items reviewed; family has itinerary; provider has arrival update if required.

Current official sources

Immigration New Zealand: https://www.immigration.govt.nz/

New Zealand Customs: https://www.customs.govt.nz/

MPI Biosecurity: https://www.mpi.govt.nz/

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

Factual-update note: re-check official sources before publication or website reuse.

Appendix B: Arrival problem scenarios

Student question: What should I do if something goes wrong when I arrive?

Scenario: missed domestic connection

If an international delay makes you miss a domestic flight, contact the airline transfer desk or airline app first. Then contact your accommodation or pickup person. If you cannot travel until the next day, arrange safe accommodation through the airline or airport information service where available. Tell your provider if this affects orientation or first class.

Scenario: lost luggage

Report missing luggage to the airline baggage service before leaving the airport. Keep the reference number, delivery instructions and contact details. Tell your accommodation if delivery is expected. This is why medicine, documents and a change of clothing should be in carry-on luggage.

Scenario: cannot contact accommodation

Use airport Wi-Fi, information staff, a public phone if available, or your provider emergency contact. If you have an address but no response, do not travel to an unknown place late at night without a backup. Consider safe airport accommodation or official transport help.

Scenario: payment card fails

Try a second payment method if you have one. Contact your bank through its official app or phone number. Avoid accepting help from strangers who offer to handle your card or transfer money. Keep small emergency funds or a backup card where possible.

Scenario: lost passport

If your passport is lost or stolen, report it to Police if appropriate and contact your embassy, high commission or consulate. Also tell your provider and check Immigration New Zealand guidance if your visa evidence is affected.

Scenario: feeling unsafe

Move to a public staffed area such as airport information, airline desk, Police/security point or official taxi/transport area. Call 111 if there is immediate danger. Contact accommodation or provider only after you are physically safe.

How airport processes normally flow

The order can differ by airport, but students should expect identity and entry checks, baggage collection, Customs and biosecurity questions, and sometimes additional screening. Border staff are doing different jobs. Immigration focuses on permission to enter, Customs focuses on border/declaration matters, and biosecurity focuses on protecting New Zealand from pests and diseases.

What to say if you are unsure

It is better to say 'I am not sure' or 'Can you please explain?' than to guess. If you do not know whether an item must be declared, declare it. If you do not understand a question, ask for it to be repeated. Being nervous is normal, but inaccurate answers can create bigger problems.

Arrival-day safety

Do not leave the airport with an unverified stranger. Use official transport areas, pre-arranged pickup details, airport information desks, recognised taxi/rideshare processes or public transport information. If you feel unsafe, stay in a public staffed area and ask airport or security staff for help.

Arrival problem checklist

Missed connection: contact airline and accommodation. Lost bag: report before leaving airport. Phone not working: use airport Wi-Fi/information desk. Payment problem: use backup card/contact bank. Lost passport: contact Police/embassy as relevant. Immediate danger: call 111.

Current official sources

Immigration New Zealand: https://www.immigration.govt.nz/

New Zealand Customs: https://www.customs.govt.nz/

MPI Biosecurity: https://www.mpi.govt.nz/

NZ Police: https://www.police.govt.nz/

Factual-update note: re-check official sources before publication or website reuse.

Appendix C: Accommodation decision workbook

Student question: How do I compare accommodation options properly?

Compare total cost, not just rent

Total accommodation cost includes rent or homestay fee, bond, meals, electricity, internet, heating, transport, laundry, furniture, bedding and moving costs. A cheap room far from class may cost more in transport and time.

Questions for homestay

Are meals included? What time are meals? How far is the home from class? What transport is available? Are there house rules or curfews? Can I use laundry? Is internet included? Who do I talk to if I feel uncomfortable? What happens if my flight arrives late?

Questions for flatting

Am I a tenant, flatmate or boarder? Is there a written agreement? Who receives the bond? Are bills included? What furniture is included? How much notice must I give? Are there inspections? Who handles repairs? Are there quiet hours?

Viewing or checking a property

Check locks, lighting, dampness, heating, ventilation, smoke alarms, transport, nearby shops, internet, furniture, cleanliness and whether you feel safe returning at night. If you cannot view in person, ask for a live video call or trusted verification before paying large amounts.

Moving-in checklist

Written agreement; bond receipt; first rent receipt; condition photos; inventory; keys; emergency exits; rubbish day; heating instructions; internet access; transport route; nearest supermarket; nearest pharmacy; provider route.

Moving-out checklist

Give correct notice; clean room/shared areas; return keys; settle bills; take photos; provide forwarding contact; request bond return through the correct process; keep records.

Accommodation is a study decision

Where you live affects attendance, sleep, food, English practice, transport costs and wellbeing. A room that looks cheap can become expensive if it is far from class, cold, unsafe or not near transport. A homestay can help language practice, but it also requires respect for household routines. A flat gives independence, but it requires more responsibility.

Agreements and evidence

Students should keep written evidence of rent, bond, house rules, included costs and notice periods. Take photos when moving in if appropriate. Keep payment records. Ask for receipts. If you are not sure whether you are a tenant, flatmate or boarder, check before a dispute occurs because the process for solving problems can differ.

Living with others

Shared living requires communication about cleaning, noise, visitors, food, heating, bills and privacy. Many problems begin as small misunderstandings. Discuss expectations early and politely. If you feel unsafe, focus on safety first and seek support rather than trying to solve everything alone.

Accommodation scam warning

Be careful with rooms advertised only through social media, pressure to pay quickly, overseas bank accounts, refusal to show the property, unusually cheap rent, or requests for passport/bank details before a proper process. Verify before paying.

Current official sources

Tenancy Services: https://www.tenancy.govt.nz/

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

WIE current information: https://wie.nz/

Factual-update note: re-check official sources before publication or website reuse.

Appendix D: Money and scam scenarios

Student question: How can I protect my money as a student?

Scenario: rental bond request before viewing

Do not rush. Search the address, ask for a written agreement, verify the person, avoid payment methods that cannot be traced, and be cautious if the price is unusually low or pressure is high. If possible, use trusted accommodation channels or provider guidance.

Scenario: fake bank text

A message says your bank account is locked. Do not click links. Open the bank app yourself or type the official website. Call the bank using the official number. Never tell anyone one-time codes or passwords.

Scenario: fake job offer

Be careful if a job promises high pay for little work, asks you to pay fees, asks for passport details before a proper process, or wants your bank account for transfers. Check employment rights and ask someone trusted before responding.

Scenario: family emergency scam

Someone may pretend to be a friend, relative, Police, immigration officer or bank staff. Slow down. Contact the person through another channel. Official agencies do not usually demand urgent payment by gift card, crypto or unusual transfer.

Budget review after one month

After your first month, compare actual spending with your budget. Adjust for transport, food, heating, mobile data and social activities. If money is running short, ask for help early rather than waiting until rent or tuition is overdue.

Financial safety checklist

Two payment methods; bank official app; transaction alerts; strong passwords; two-factor authentication; emergency savings; receipts for rent/bond; no shared PINs; no one-time codes shared; official numbers saved.

Budgeting as a living skill

A useful budget is not a single number. It is a plan for regular costs, one-off costs and emergencies. Students should review the budget after the first month because real spending often differs from pre-arrival estimates. Heating, transport, data, social activities and setup costs are common surprises.

Banking safely

When choosing banking arrangements, think about access, fees, card replacement, international transfers, mobile banking security and support if something goes wrong. Do not give PINs, passwords or one-time codes to anyone. Banks and government agencies will not normally ask for urgent payment through unusual channels such as gift cards or cryptocurrency.

Digital payments and backup plans

Contactless and mobile payments are convenient, but they depend on cards, phone battery, network access and bank systems. Keep at least one backup payment method. If you lose a card, freeze it quickly and check recent transactions. If your phone is your wallet, protect it with a lock and recovery options.

Money-transfer caution

International transfers can take time and exchange rates change. If you must pay tuition, rent or bond by a deadline, start early. Keep receipts and confirm account details using official channels, especially if you receive a message saying bank details have changed.

Debit, credit and EFTPOS

A debit/EFTPOS card normally uses money from your account. A credit card borrows money that must be repaid and may include fees or interest. Contactless payments are fast but can make spending harder to notice. Students should check account balances regularly and understand what happens if a payment is declined.

Exchange rates and transfer fees

International students often think in their home currency at first. Exchange rates can change between the day money is sent and the day it arrives. Transfer services may charge fees or use different exchange rates. For large payments such as tuition, accommodation or bond, compare timing and total received amount, not only the advertised fee.

Emergency funds

An emergency fund is money kept for problems, not for normal spending. It may be needed for medicine, urgent transport, a replacement card, a delayed transfer, temporary accommodation or changing flights. Even a small emergency fund can prevent unsafe choices.

Suspicious transactions

If you see a transaction you do not recognise, act quickly. Freeze the card if possible, contact the bank through official channels, change passwords if online access may be compromised, and keep screenshots. Do not respond to a message that claims to be the bank unless you verify it independently.

Current official sources

Consumer Protection: https://www.consumerprotection.govt.nz/

CERT NZ: https://www.cert.govt.nz/

Inland Revenue: https://www.ird.govt.nz/

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

Factual-update note: re-check official sources before publication or website reuse.

Appendix E: Starting work safely

Student question: What should I check before accepting a job?

Before you apply

Check your visa work conditions first. If your visa does not allow work, do not apply. If it allows limited work, protect your study timetable and do not accept hours that breach conditions.

Before you start

Ask who the employer is, what the role is, where you will work, how much you will be paid, how hours are recorded, when payment happens, what breaks apply and whether you need training or equipment.

Records to keep

Employment agreement; employer name; manager contact; rosters; timesheets; payslips; bank payments; messages about hours; tax/IRD records; safety training notes.

Exploitation warning signs

Warning signs include passport holding, threats about your visa, unpaid trial work, cash pay without records, pressure to work too many hours, unsafe tasks, deductions you do not understand, or being told not to talk to anyone.

Scenario: unpaid wages threat

If an employer says you will lose your visa if you complain, keep evidence and seek help. Employment problems and immigration conditions are serious, but threats are not automatically true. Use Employment New Zealand, migrant exploitation support, your provider or community legal help.

If you need to leave a job

Check your employment agreement and minimum rights. Give required notice where appropriate. Keep records. If you are unsafe or exploited, seek advice quickly rather than staying silent.

Practical depth

This topic should be used as a decision guide, not a reminder. Students should understand what the topic is, why it matters, what to prepare, what mistakes to avoid, and where to get official help when details change.

Student action

Write down the decision you need to make, the evidence you have, the official source to check, the person to contact, and the deadline. This simple method prevents many avoidable problems.

Common risk

The main risk is assuming that old information, another student's situation or a social-media answer applies to you. Verify current information before spending money or changing plans.

Current official sources

Immigration New Zealand: https://www.immigration.govt.nz/

Employment New Zealand: https://www.employment.govt.nz/

Inland Revenue: https://www.ird.govt.nz/

Factual-update note: re-check official sources before publication or website reuse.

Appendix F: Healthcare and wellbeing scenarios

Student question: Where should I go for health and wellbeing problems?

Scenario: sick but not emergency

If you have a fever, infection, pain, rash or ongoing illness but are not in immediate danger, contact a GP/medical centre, after-hours clinic or pharmacy. Ask about cost before appointment if unsure. Use insurance instructions if relevant.

Scenario: serious symptoms

Call 111 or go to emergency care for severe breathing problems, chest pain, serious injury, unconsciousness, major bleeding, suspected stroke, severe allergic reaction, or immediate danger.

Scenario: mental health concern

If you feel persistently anxious, depressed, panicked, unsafe or unable to cope, contact provider support, a GP, counselling or urgent help. If there is immediate risk of harm, call emergency services.

Scenario: prescription medicine running out

Do not wait until the last dose. Contact a GP/medical centre early. Bring documentation from home if available. Some medicines have different names or rules in New Zealand.

Insurance questions

What is covered? What is excluded? What is the excess? Do I pay first and claim later? What is the emergency number? Are pre-existing conditions covered? Does it cover travel before/after study?

Healthcare vocabulary

GP/medical centre; pharmacy/chemist; prescription; urgent care; emergency department; referral; specialist; appointment; insurance claim; excess; after-hours care.

Normal adjustment versus serious concern

Feeling tired, lonely or confused can be normal after moving countries. But if feelings stop you sleeping, eating, attending class, staying safe or communicating, you should ask for help. Early help is usually easier than crisis help.

How healthcare choices work

For ordinary illness, a GP or medical centre is usually the starting point. Pharmacies help with minor health questions and medicines. Urgent care helps when a problem cannot wait but is not life-threatening. Emergency departments and 111 are for serious urgent situations.

Insurance practicalities

Insurance is useful only if you know how to use it. Save your policy number, emergency phone number, claim process and exclusions. Ask whether you pay first and claim later. Keep receipts and medical documents.

Building support

Support is not only counselling. It can include class routines, exercise, sleep, community groups, faith groups, friends, teachers, host family, medical care and provider student support. Use several supports instead of relying on one person.

Confidentiality and asking for help

Students sometimes avoid healthcare because they worry everyone will know. Health services generally treat personal health information carefully. If you are worried about confidentiality, ask the clinic what information is shared and with whom. Do not let embarrassment stop you getting help for pain, infection, mental health or sexual health concerns.

Sexual health

Sexual health is part of healthcare. Students can ask health services about contraception, sexually transmitted infection testing, pregnancy concerns, consent, sexual harm support and relationship safety. If there is immediate danger or assault, seek urgent help. You do not need perfect English to ask for medical help.

Insurance claims

Insurance claims often require receipts, medical notes, claim forms and timely contact with the insurer. Before treatment where possible, check whether you must use a particular provider or call an assistance number. In emergencies, get urgent help first.

When symptoms are worrying

Severe pain, breathing difficulty, chest pain, major bleeding, sudden weakness, serious allergic reaction, unconsciousness, suicidal thoughts or immediate danger require urgent help. Call 111 or go to emergency care. For less urgent but concerning symptoms, contact a GP, after-hours clinic or Healthline/official health advice where available.

Current official sources

Health New Zealand: https://www.tewhatuora.govt.nz/

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

NZ Police: https://www.police.govt.nz/

Factual-update note: re-check official sources before publication or website reuse.

Appendix G: Study, assessment and AI scenarios

Student question: How do I avoid study problems before they become serious?

Scenario: AI instructions unclear

If assignment instructions do not mention AI, ask before using it. Ask what tools are allowed, whether you can use them for grammar or ideas, whether you must declare use, and what must be entirely your own work.

Scenario: missed deadline

Contact your teacher or academic office as soon as possible. Explain the situation honestly and ask about late submission, extension or medical evidence rules. Do not disappear or submit copied work because you are afraid.

Scenario: group work conflict

Clarify roles early. Keep notes of your contribution. If someone does not participate or asks you to copy, talk to the teacher before the deadline. Group work does not remove individual integrity requirements.

Scenario: not understanding class

Ask questions after class, use office/support hours, form a study group, review notes daily and tell the teacher what you do not understand. Waiting until the exam week makes recovery harder.

Study support checklist

Know deadlines; understand assessment rules; ask about AI; keep drafts; record sources; attend class; ask early; use feedback; practise English daily; protect sleep and wellbeing.

Common academic words

Assessment; assignment; extension; plagiarism; referencing; attendance; participation; portfolio; presentation; resubmission; feedback; moderation; academic integrity.

Learning actively

In New Zealand, learning often asks students to show understanding, not only remember information. Speaking in class, asking questions and giving opinions can feel risky when English is not your first language, but these activities are part of learning.

Assessment clarity

Before assessment begins, know the task, due date, allowed resources, marking criteria, late rules, extension process and integrity expectations. If instructions are unclear, ask early. Silence can be interpreted as understanding.

AI and integrity

AI can support vocabulary, practice questions and planning, but it can also create dishonest work if used without permission. The safest rule is: if your teacher has not clearly allowed a use, ask. Keep drafts and notes that show your own thinking.

Getting help early

Academic problems grow when students hide them. Ask a teacher, learning support or student adviser before the deadline. If you are sick, stressed or confused, there may be formal processes, but they usually require timely communication.

Current official sources

NZQA: https://www2.nzqa.govt.nz/

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

WIE current information: https://wie.nz/

Factual-update note: re-check official sources before publication or website reuse.

Appendix H: Emergency and outdoor trip checklists

Student question: How should I prepare for emergencies and weekend trips?

Emergency preparation

Know the emergency number 111, your address, provider contact, accommodation contact and nearest safe meeting place. Talk with flatmates or hosts about what to do after an earthquake, flood, fire or major storm.

Emergency kit

Water; food; torch; radio or phone access; power bank; medicine; warm clothing; copies of documents; emergency contacts; first aid items; cash if useful; personal hygiene items.

Outdoor trip checklist

Weather; daylight; route; transport; return time; clothing; water; food; phone battery; map; group plan; emergency contact; swimming risk; road conditions; backup plan.

Driving trip checklist

Licence validity; left-side driving confidence; fuel; rest; insurance; WOF/registration if using own car; weather; road closures; no driving tired; no alcohol/drug driving.

Water safety reminder

New Zealand water can be cold, fast or dangerous. Follow signs, swim where it is safe, avoid alcohol around water, and do not enter rivers or surf conditions you do not understand.

If a hazard happens

Drop, cover and hold during an earthquake. Move away from floodwater. Follow evacuation advice. Use official Civil Defence information, not rumours. Contact family after you are safe.

Safety first

In unsafe situations, the first task is to get to a safer place, not to prove you are right. Move to a public or staffed place, call 111 for urgent danger, and contact trusted support after immediate danger has passed.

Natural hazard mindset

Students from countries with different hazards may not know what to do in earthquakes, floods, storms or tsunami warnings. Learn local advice before an event. Discuss emergency plans with flatmates, hosts or accommodation staff.

Harassment and discrimination

Repeated unwanted behaviour, threats, pressure, discrimination or harassment should be taken seriously. Keep records if safe. Use provider support, formal complaints, Police or specialist services depending on the issue.

Emergency communication

After an emergency, family overseas may panic if they cannot reach you. Contact them when safe, but follow emergency instructions first. Keep a backup power source and emergency contacts accessible.

Current official sources

Civil Defence / NEMA: https://www.civildefence.govt.nz/

NZ Police: https://www.police.govt.nz/

NZTA / Waka Kotahi: https://www.nzta.govt.nz/

Factual-update note: re-check official sources before publication or website reuse.

Appendix I: Glossary of useful terms

Student question: What words and abbreviations should I recognise?

Education terms

Provider: the organisation that teaches your course. Enrolment: joining a course formally. Assessment: work used to judge learning. Qualification: an official award after meeting requirements. NZQF: New Zealand Qualifications and Credentials Framework. Pastoral care: support for learner wellbeing and safety.

Immigration terms

eVisa: electronic visa record. Visa conditions: rules attached to your visa. Offer of place: provider document for study. Funds evidence: proof of money or sponsorship. Expiry date: date by which visa permission ends unless changed.

Work and tax terms

IRD number: tax number. Payslip: pay record. Employment agreement: work contract. Minimum rights: legal employment protections. Timesheet: record of hours. Deduction: money taken from pay.

Housing terms

Tenant: person renting under tenancy arrangement. Flatmate: person sharing a flat. Bond: security money. Notice period: time required before leaving. Utilities: electricity, gas, water or internet costs. Inspection: property condition check.

Health terms

GP: general practitioner/family doctor. Pharmacy/chemist: medicine and advice provider. Prescription: doctor's medicine order. Urgent care: non-emergency but prompt medical care. Emergency department: hospital service for serious emergencies.

Common abbreviations

INZ; NZQA; IRD; GP; WOF; GST; CV; NZCEL; IELTS; OET; NCEA; EFTPOS; SIM; eSIM.

Language as belonging

Understanding local words helps students feel less lost. It also shows respect. Te reo Maori words connect to culture and place. Kiwi English helps with informal daily communication but should not replace clear formal English in official messages.

How to learn safely

Ask teachers or trusted local people to explain meaning and pronunciation. Write down context, not only translation. Some words have cultural depth that cannot be captured by a short English equivalent.

Formal versus informal language

Use simple formal English for providers, landlords, banks and government agencies. Use informal expressions with friends only when you understand tone and context.

Abbreviations

New Zealand systems use many abbreviations. If an abbreviation affects your visa, study, health, tax, tenancy or money, ask what it means before acting.

Current official sources

NZQA: https://www2.nzqa.govt.nz/

Immigration New Zealand: https://www.immigration.govt.nz/

Inland Revenue: https://www.ird.govt.nz/

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

Factual-update note: re-check official sources before publication or website reuse.

Appendix J: Useful Maori words and Kiwi English

Student question: What local language may help me understand daily life?

Respectful use

Te reo Maori is a language, not slang. Use words respectfully and ask if you are unsure about pronunciation or context. Kiwi English is informal New Zealand English and may not be suitable for formal assignments or official emails.

Useful Maori words

kia ora - hello/thanks; Aotearoa - New Zealand; whanau - family; kai - food; mahi - work; manaakitanga - hospitality/care; whenua - land; moana - sea; kura - school; ako - learn/teach.

Useful Kiwi English

sweet as - good/okay; no worries - that's okay; cheers - thanks; dairy - small local shop; togs - swimwear; jandals - flip-flops; flat - shared house/apartment; keen - interested; heaps - a lot; cuppa - cup of tea/coffee.

In shops and services

receipt; refund; exchange; top up; payWave/contactless; ID; appointment; prescription; bus card; timetable; transfer; after hours; urgent.

In class

deadline; draft; feedback; group work; pair work; presentation; attendance; extension; resit; plagiarism; reference; source; participation.

Practice action

Write down new phrases with where you heard them. Ask a teacher or trusted local person to explain meaning. Try new phrases in low-risk situations, but keep formal English for official messages.

Language as belonging

Understanding local words helps students feel less lost. It also shows respect. Te reo Maori words connect to culture and place. Kiwi English helps with informal daily communication but should not replace clear formal English in official messages.

How to learn safely

Ask teachers or trusted local people to explain meaning and pronunciation. Write down context, not only translation. Some words have cultural depth that cannot be captured by a short English equivalent.

Formal versus informal language

Use simple formal English for providers, landlords, banks and government agencies. Use informal expressions with friends only when you understand tone and context.

Abbreviations

New Zealand systems use many abbreviations. If an abbreviation affects your visa, study, health, tax, tenancy or money, ask what it means before acting.

Culture is local as well as national

New Zealand culture is not identical in every region or group. A classroom, workplace, flat, marae, sports club and government office may each have different expectations. Students should observe, ask respectfully and avoid assuming one person's behaviour represents the whole country.

Using local words appropriately

A word can be friendly in one setting and too casual in another. 'Cheers' may be fine in a shop or with classmates, while formal emails should use clearer wording. Te reo Maori words deserve particular respect because they connect to identity, place and culture.

Regional comparison depth

Cities and regions differ in rent, transport, weather, job markets, social life and access to outdoor activities. Auckland may offer scale and international connections; Wellington government and culture; Christchurch South Island access; Hamilton/Waikato central North Island access. The best choice depends on study purpose and daily-life fit.

Current official sources

Study with New Zealand: https://www.studywithnewzealand.govt.nz/

NauMai NZ: https://naumainz.studywithnewzealand.govt.nz/

Factual-update note: re-check official sources before publication or website reuse.