



2 October 2025

Tēnā koe

Official Information Act request

Thank you for your email of 4 September, requesting information about policies or guidance on recoverable loan applications and the average processing timeframes for study equipment for the past 12-months.

I have considered your request under the Official Information Act 1982 (the Act). Please find my decision on each part of your request set out separately below.

- *Under the Official Information Act 1982, I request the following information relating to my recent application for a recoverable assistance loan for study equipment (laptop invoice \$1,090):*
 1. ***Policy or internal guidance documents*** used by WINZ staff when assessing recoverable loan applications for study-related equipment in cases where StudyLink has confirmed it cannot provide support.

I have attached policy and guidance pages from the Ministry's intranet regarding the Hardship application process and Hardship assistance overview, alongside information on Recoverable Assistance Payments.

For instances where a client is studying part-time while in receipt of a benefit with full-time work obligations, the only assistance that would be available to them would be an advance payment of benefit and all qualifications for this would need to be met. You can find more information about this at the following website links:

- www.workandincome.govt.nz/map/income-support/extra-help/advance-payment-of-benefit/index.html
- www.workandincome.govt.nz/map/income-support/extra-help/advance-payment-of-benefit/qualifications.html.

2. ***Average processing timeframes*** for recoverable assistance loans for study equipment over the past 12 months, broken down by urgent vs standard requests.

I am making this request to understand the decision-making process and delays that have occurred in my case. Please provide this information electronically.

If any part of my request is too broad, I am happy to refine it, but I ask that you release as much information as possible without unnecessary withholding as per the Official Information Act 1982.

Your request for information about average processing timeframes for recoverable assistance loans is refused under section 18(f) of the Act, as substantial manual collation would be required to collate this information. If held, this information would only be contained within individual client files, which would each require manual review to respond to your request. The greater public interest is in the effective and efficient administration of the public service.

I have considered whether the Ministry would be able to respond to your request given extra time, or the ability to charge for the information requested. I have concluded that, in either case, the Ministry's ability to undertake its work would still be prejudiced.

I will be publishing this decision letter, with your personal details deleted, on the Ministry's website in due course.

If you wish to discuss this response with us, please feel free to contact OIA_Requests@msd.govt.nz.

If you are not satisfied with my decision on your request, you have the right to seek an investigation and review by the Ombudsman. Information about how to make a complaint is available at www.ombudsman.parliament.nz or 0800 802 602.

Ngā mihi nui

pp.



Anna Graham
General Manager
Ministerial and Executive Services

Hardship application process

Clients can apply for hardship assistance online, over the phone or at a service centre appointment. There have been different rules for administering hardship assistance across our channels making it difficult for our clients to access the help they need. Changes made from 18 March 2019 will mean more clients will be able to get hardship help using MyMSD or over the phone.

On this Page:

Clients applying through MyMSD

Clients can start a hardship application in MyMSD when they select a one-off cost that is available online.

This includes assistance with food, emergency dental, school stationery and school uniforms(s). MyMSD does an initial check to confirm the client meets the appropriate residency, income and cash asset criteria and the specific channel criteria for MyMSD to start their hardship application.

If a client doesn't meet the entry criteria, they can't continue their hardship assistance application in MyMSD and will be told to call us or book an appointment, based on their circumstances.

[For more information see the MyMSD criteria and where clients will be directed to \[http://dooodle/resources/helping-clients/products-services/work-and-income/online-services/mymmsd/mymmsd-actions/one-off-food-costs.html\]](http://dooodle/resources/helping-clients/products-services/work-and-income/online-services/mymmsd/mymmsd-actions/one-off-food-costs.html)

If a client meets the criteria to apply for one-off costs through MyMSD, they will be presented with further questions as part of their application. Clients are provided with questions:

to identify their need and

about their reasonable step obligations after their third hardship grant within 12 months.

Once complete, clients are asked to confirm and submit their application details, and are then advised of the result of their online hardship assistance application:

If they have been identified as an exception in the need or obligation sections, they will be directed to call us or book an appointment, including the reason for this. Or

They will be advised of their successful application and to check back for the payment

They will be offered services available to them for extra support via a link to the [Work and Income website \[https://www.workandincome.govt.nz/eligibility/living-expenses/managing-your-money.html\]](https://www.workandincome.govt.nz/eligibility/living-expenses/managing-your-money.html).

Clients applying through the contact centre

Clients may call the contact centre directly or may do so if they are unable to complete their application in MyMSD. If the client starts their application in MyMSD, then needs to call the contact centre, the application and the client's responses will be captured in CMS.

From 18 March 2019, changes were made to rules around which clients can get help through the contact centre.

Client still need to meet the same criteria for support, but they don't need to visit a service centre when their hardship count is over four

General CSR's are able to approve hardship payments until the client's SNG and/or advance balance is used up. Once a client has used up their balance they should be transferred to Full Assist or referred to their service centre

Contact centre staff need to discuss reasonable step obligations with the client from their third hardship grant in 12 months.

You should still talk to clients about managing their money and other support, but we no longer require clients to do budgeting activities before they can get a grant

If you feel a client needs extra support of a case manager you can book an appointment for them

Note: The hardship payment types dealt with at the contact centres remain the same.

[For more information on the contact centre process for hardship assistance \[http://dooodle/resources/helping-clients/procedures-manuals/work-and-income/extra-help/hardship-assistance/contact-centre-process-hardship-assistance.html\]](http://dooodle/resources/helping-clients/procedures-manuals/work-and-income/extra-help/hardship-assistance/contact-centre-process-hardship-assistance.html)

Clients applying through the service centre

When clients apply for hardship assistance at the service centre, this may be following their attempt to apply online, through the contact centre or as part of an appointment.

It's important that we look carefully at a client's situation at every engagement to ensure they are receiving their full and correct entitlement and to talk about support and services which may help them.

For more information see hardship assistance guidelines and qualifying criteria [<http://doogie/resources/helping-clients/procedures-manuals/work-and-income/extra-help/hardship-assistance/guidelines-for-hardship-assistance.html>]

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Hardship assistance overview

This page provides information when clients need hardship assistance for an immediate and essential need, or require a payment for specific circumstances. They can apply online, over the phone or at a service centre appointment.

On this Page:

Introduction

Hardship assistance is paid as a Special Needs Grant (SNG's), Advance Payment of Benefit (Advances), and Recoverable Assistance Payments (RAP's). Clients can access components of these payments via three channels: online using MyMSD, over the phone through the contact centre or in person at a service centre. The specific needs that can be met through a channel differ depending on the business rules in place.

A client doesn't need to be getting a benefit to qualify for hardship assistance. It can be paid to clients who:

- meet the residency qualifications
- meet an income and cash asset test
- have an immediate and essential need
- are not able to meet the need from their own resources
- have met their hardship obligations

Hardship Processing Standards

Ensure you are familiar with the processing standards for [Hardship payments \[http://doogee/resources/helping-clients/processing-standards/hardship-evidence-01.html\]](http://doogee/resources/helping-clients/processing-standards/hardship-evidence-01.html).

Exceptional circumstances set a client apart from others in a similar situation. Always consider the client's individual circumstances in every case.

[For more information see exceptional circumstances in Map \[https://doogee.ssi.govt.nz/map/income-support/extra-help/special-needs-grant/exceptional-circumstances-01.html\]](https://doogee.ssi.govt.nz/map/income-support/extra-help/special-needs-grant/exceptional-circumstances-01.html)

[Extra help - exceptional circumstances \[http://doogee/resources/helping-clients/procedures-manuals/work-and-income/extra-help/extra-help-exceptional-circumstances.html\]](http://doogee/resources/helping-clients/procedures-manuals/work-and-income/extra-help/extra-help-exceptional-circumstances.html)

Qualifying criteria

For more information on the qualifying criteria see:

[Special Needs Grant \(MAP\) \[https://doogee.ssi.govt.nz/map/income-support/extra-help/special-needs-grant/introduction.html\]](https://doogee.ssi.govt.nz/map/income-support/extra-help/special-needs-grant/introduction.html)

[Advance Payment of Benefit \(MAP\) \[https://doogee.ssi.govt.nz/map/income-support/extra-help/advance-payment-of-benefit/introduction.html\]](https://doogee.ssi.govt.nz/map/income-support/extra-help/advance-payment-of-benefit/introduction.html)

[Recoverable Assistance Payment \(MAP\) \[https://doogee.ssi.govt.nz/map/income-support/extra-help/recoverable-assistance-payment/introduction.html\]](https://doogee.ssi.govt.nz/map/income-support/extra-help/recoverable-assistance-payment/introduction.html)

Is the client receiving their full and correct entitlement (FACE)?

We must check if the client is receiving their full and correct entitlement.

To do this, we:

- Confirm the client's circumstances (family situation, regular on-going costs, etc)
- Compare their details against their existing supplementary assistance. For example:
 - Do they receive or qualify for Temporary Additional Support?
 - Do they have any additional costs (e.g. that are disability related or for childcare)?
- Ensure the client's income and asset information is correct
- Consider if the client's debt offset/s can be amended
- If required, follow the appropriate process:
 - To update the client's record and/or
 - For applying for assistance where the client qualifies.

Hardship payment categories

Hardship assistance is paid as Special Needs Grant (SNG's), Advance Payment of Benefit (Advances) or Recoverable Assistance Payments (RAP's). Depending on the payment category, it may count towards a client's overall hardship count. The count determines when clients may be required to meet hardship obligations.

For more information on what is included in the hardship payment count, see [Hardship payment categories - included and excluded](http://doogie/resources/helping-clients/procedures-manuals/work-and-income/extra-help/hardship-assistance/hardship-payment-categories.html) (<http://doogie/resources/helping-clients/procedures-manuals/work-and-income/extra-help/hardship-assistance/hardship-payment-categories.html>)

Also refer to payment categories in MAP (<http://doogie/map/income-support/extra-help/recoverable-assistance-payment/payment-categories-01.html>)

No wrong door policy

Staff will continue to assist clients with their needs in the channel they present where possible. For example, if a client has an appointment and it is identified they also require and qualify for hardship assistance; this will be managed by the case manager (regardless of whether the assistance could be granted via another channel).

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