



16 March 2026

Tēnā koe

Official Information Act request

Thank you for your email of 28 December 2026, requesting policies and procedures relating to financial assistance for Jobseeker Support recipients.

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.

The Ministry of Social Development (the Ministry) has publicly released most of the information you have requested. Accordingly, this response provides links to where you can find the information. I also include some general contextual advice and documents where applicable.

1. Operational Policy and Procedure Documents

All current operational guidance, including relevant sections of the Manual and Procedure (MAP) or equivalent documentation, relating to:

- *Special Needs Grants (food grants, electricity/gas assistance, emergency housing, and other essential needs)*
- *Recoverable Assistance Payments*
- *Temporary Additional Support*
- *Advance Payments of Benefit*
- *Any other discretionary or hardship assistance available for essential living costs*

Special Needs Grant- www.workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/introduction.html

- Eligibility Criteria- www.workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/qualifications.html
- Food, electricity/gas assistance and many other categories of assistance are available under the Special Needs Grant. For more information, please see:
 - www.workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/essential-needs.html

- www.workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/emergency-needs-01.html
- www.workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/payments-to-people-in-specific-circumstances-01.html
- Emergency housing is not a category of essential need under the Special Needs Grant, but is now under its own separate welfare programme with its own set of criteria- www.workandincome.govt.nz/map/income-support/extra-help/emergency-housing/index.html
- Income and Asset Limits:
 - Income limit- www.workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/income-limit-01.html
 - Asset limit- www.workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/cash-asset-limits-01.html
- Payment- <https://www.workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/payment.html>
- Evidence required for applying for a Special Needs Grant can be found here- www.workandincome.govt.nz/map/income-support/extra-help/special-needs-grant/verification.html

Recoverable Assistance Payments-

www.workandincome.govt.nz/map/income-support/extra-help/recoverable-assistance-payment/introduction.html

- *"The Recoverable Assistance Programme provides non-taxable, interest free, recoverable financial assistance to non-beneficiaries to meet essential immediate needs for specific items or services."*

As this type of assistance is for **non-beneficiaries**, recipients of Jobseeker Support will not be entitled to this additional assistance.

Temporary Additional Support- www.workandincome.govt.nz/map/income-support/extra-help/temporary-additional-support/introduction.html

- Eligibility Criteria- www.workandincome.govt.nz/map/income-support/extra-help/temporary-additional-support/qualifications.html
- Allowable Costs- <https://www.workandincome.govt.nz/map/income-support/extra-help/temporary-additional-support/allowable-costs-01.html>
- Income and Asset Limits:
 - There is no income threshold to get Temporary Additional Support as it is based on whether someone has a deficiency of income of more than \$1.00 using the formula for Temporary Additional Support- www.workandincome.govt.nz/map/income-support/extra-help/temporary-additional-support/formula-for-temporary-additional-support-01.html

- Asset limit- www.workandincome.govt.nz/map/income-support/extra-help/temporary-additional-support/cash-assets-01.html
- There is no initial stand-down period for Temporary Additional Support.
- Payment- www.workandincome.govt.nz/map/income-support/extra-help/temporary-additional-support/payment.html

Advance Payment of Benefit- www.workandincome.govt.nz/map/income-support/extra-help/advance-payment-of-benefit/introduction.html

- Eligibility criteria- www.workandincome.govt.nz/map/income-support/extra-help/advance-payment-of-benefit/qualifications.html
- Payment Categories- <https://www.workandincome.govt.nz/map/income-support/extra-help/advance-payment-of-benefit/payment-categories-01.html>
- Income and Asset Limits:
 - Income limit- www.workandincome.govt.nz/map/income-support/extra-help/advance-payment-of-benefit/income-limits-01.html
 - Asset limit- www.workandincome.govt.nz/map/income-support/extra-help/advance-payment-of-benefit/cash-asset-limits-01.html
- Payment- <https://www.workandincome.govt.nz/map/income-support/extra-help/advance-payment-of-benefit/payment.html>

Other discretionary or Hardship assistance for essential living costs

Housing Support Products- www.workandincome.govt.nz/map/income-support/extra-help/housing-support-products/index.html

There are also a variety of Housing Support Products (HSPs), the majority of which are **recoverable discretionary grants** and are available to any client who meets the qualifications of each kind of assistance. Most HSPs require the client to be experiencing a specific living situation (e.g. the client must be moving into accommodation to receive the Moving Costs Grant) to be eligible for the grant.

Linked below is the eligibility criteria and information for one of the HSPs we offer (Accommodation Costs Arrears Grant) as an example. Further information about each of the HSPs can be found here-

www.workandincome.govt.nz/map/income-support/extra-help/housing-support-products/index.html

Accommodation Costs Arrears Grant-

www.workandincome.govt.nz/map/income-support/extra-help/housing-support-products/accommodation-costs-arrears-grant/introduction.html

- Eligibility Criteria- www.workandincome.govt.nz/map/income-support/extra-help/housing-support-products/accommodation-costs-arrears-grant/qualifications.html

- Income and Asset Limits:
 - Income limit- www.workandincome.govt.nz/map/income-support/extra-help/housing-support-products/accommodation-costs-arrears-grant/income-limit.html
 - Cash asset limit- www.workandincome.govt.nz/map/income-support/extra-help/housing-support-products/accommodation-costs-arrears-grant/cash-asset-limit.html
- Payment- www.workandincome.govt.nz/map/income-support/extra-help/housing-support-products/accommodation-costs-arrears-grant/payment.html

2. Eligibility and Assessment Criteria

Documentation setting out:

- *The criteria used to assess eligibility for each type of assistance*
- *Any income, asset, or frequency thresholds applied*
- *Stand-down periods or limits on how often assistance can be granted*
- *The evidence or documentation required from applicants*
- *Any specific criteria or different treatment for particular circumstances (e.g., families with children, people with health conditions, people in emergency situations)*

Points 1, 2, 3 and 5 have been answered by the links provided in response to Question 1.

The evidence or documentation required from applicants

Based on conversations with clients, staff can determine whether evidence is required.

Any specific criteria or different treatment for particular circumstances (e.g., families with children, people with health conditions, people in emergency situations)

Ministry staff apply the same standard to everyone, while recognising that each client's circumstances are unique. Staff can use their discretion when appropriate to ensure decisions reflect individual needs.

3. Decision-Making Guidelines

- *Any checklists, decision trees, or assessment tools used by case managers when determining applications*
- *Delegation levels — i.e., what amounts or types of assistance require supervisor or manager approval*
- *Guidelines on the exercise of discretion, including any instructions on when to approve, decline, or refer applications*
- *Any "hardship" definitions or thresholds used in assessments*
- *Guidance on how to assess whether a cost is "essential"*

'Discretion' is defined on Map here-

www.workandincome.govt.nz/map/definitions/discretion.html

For most benefits, we do not provide specific guidelines on the exercise of discretion, however staff are aware that where guidance includes the word "may" instead of "shall" or "must", this gives the decision-maker the ability to make a reasoned judgement within a "range" of decisions that are potentially available.

It is important that our staff follow the guidance on Map when making decisions to approve, decline or refer applications. Specific guidance for each benefit on these instructions can be found in the links above.

Any "hardship" definitions or thresholds used in assessments

There is no specific definition of "Hardship" under the Social Security Act 2018 or on Map. Hardship for each benefit is usually assessed by calculating a client's income and cash assets, alongside other specific eligibility criteria.

Guidance on how to assess whether a cost is "essential"

This has been answered by the links provided in response to Question 1.

4. Staff Training Materials

- *Any current training materials, guides, or quick-reference documents provided to case managers regarding the assessment of hardship assistance applications.*

The Ministry identified five training documents in scope of your request, attached as Appendices 1 to 5:

- **Appendix 1** Introduction to hardship assistance
- **Appendix 2** Car repairs
- **Appendix 3** Advance Payment Balance and Exceptional Circumstances
- **Appendix 4** Scenario 1 Glasses
- **Appendix 5** Scenario 2 Power

5. Recent Policy Updates

- *Any operational circulars, policy updates, or changes to guidance issued in the last 24 months relating to the above forms of assistance.*

When operational policy guidance has been substantially updated on Map, this will be announced here- www.workandincome.govt.nz/map/index.html

Previous substantial updates from 2024 and 2025 can be found here:

- www.workandincome.govt.nz/map/changes/map-changes-in-2025.html
- www.workandincome.govt.nz/map/changes/map-changes-in-2024.html

Operational policy is constantly updated through making small changes to wording and phrasing to ensure that our guidance best reflects the current legislation and policy intent. When inconsistencies from staff are raised, we look to make changes to Map to ensure staff can follow the most accurate and best practice when making decisions for our clients.

Many of these small adjustments are within the core policy space, which means the change will affect all kinds of assistance we offer. This means there would be a high volume of changes that would affect every kind of assistance information has been requested on.

Similarly, when there are large policy changes, they may have flow on effects on our current operational policy to other kinds of assistance and may require small adjustments that will not affect the operation of the kind of assistance in practice and therefore may be outside the scope of information that has been requested.

6. Review and Reconsideration

- *The process for reviewing or reconsidering declined applications*
- *Any internal guidance on how reconsideration requests should be handled*
- *Information about escalation pathways available to applicants*

The Ministry's guidance regarding reviews and appeals can be found here:

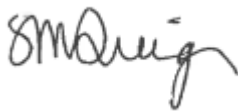
<https://workandincome.govt.nz/map/income-support/core-policy/reviews-and-appeals/reviews-and-appeals.html>

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

Scenario 1 - Glasses

1. Untitled Scene

1.1 Scenario 1 - Glasses

Hardship Assistance

Scenario 1 - Glasses



Ezra has contacted us because he needs assistance with glasses. He has noticed his eyesight is deteriorating.

He is receiving Jobseeker Support and has no assets, he lives in Dunedin, close to the city centre.

For more information refer to Map:
[Advance Payment of Benefit - Qualifications](#)

Continue

1.2 Glasses – Part 1

(Pick One, 10 points, 1 attempt permitted)

Glasses – Part 1

Ezra advised that he has seen a pair of designer frames for \$550.00 at his local optometrist. He is keen to purchase these.

What is your next step?

For more information refer to:

HIYA: [Glasses and eye tests](#)

Map:

[Preferred supplier arrangement - glasses](#)

- A Ask Ezra to get a quote from the optometrist
- B Add this cost to the payment card as this is a health need
- C Advise Ezra he will need to have an eye test first
- D Advise Ezra of the Preferred Supplier Arrangement for Glasses

Previous

Submit

Correct	Choice
	Choice A
	Choice B
	Choice C
X	Choice D

Feedback when correct:

The first step will be to explain the Preferred Supplier arrangement to Ezra. We can only assist with glasses that are from a preferred supplier. This arrangement means we will pay up to \$280.00 which covers the eye exam, spectacles and lenses. Client's cannot top up this amount to get more expensive frames.

Correct – Well done! (Slide Layer)



Correct – Well done!

The first step will be to explain the Preferred Supplier arrangement to Ezra.

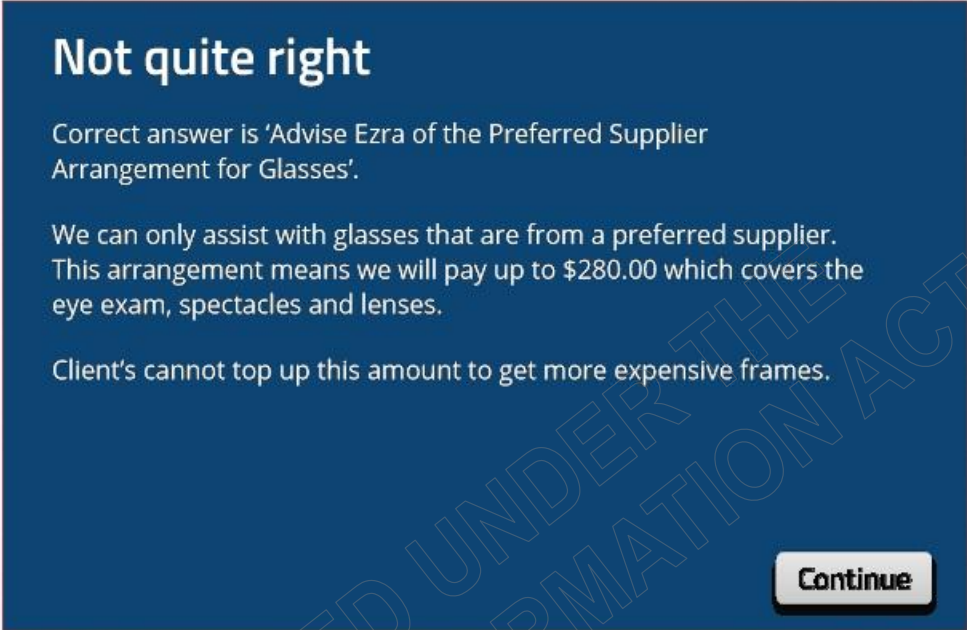
We can only assist with glasses that are from a preferred supplier. This arrangement means we will pay up to \$280.00 which covers the eye exam, spectacles and lenses.

Client's cannot top up this amount to get more expensive frames.

Continue

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Incorrect (Slide Layer)



Not quite right

Correct answer is 'Advise Ezra of the Preferred Supplier Arrangement for Glasses'.

We can only assist with glasses that are from a preferred supplier. This arrangement means we will pay up to \$280.00 which covers the eye exam, spectacles and lenses.

Client's cannot top up this amount to get more expensive frames.

Continue

1.3 Glasses – Part 2

(Pick One, 10 points, 1 attempt permitted)

Glasses – Part 2

You explain the preferred supplier arrangement to Ezra and he states he is happy to go to a preferred supplier.

Ezra has a small debt he is repaying to us.

You check his Hardship screen and see that he has not received an advance before.

As his debt with us is less than his advance limit he has an available advance amount to consider.

What is your next step?

- A Ask Ezra to get a quote from the optometrist
- B Add \$280.00 to his payment card and extend the expiry date for 21 days
- C Advise Ezra to ring the contact centre to apply for this
- D Advise Ezra to discuss layby with the preferred supplier first

Previous

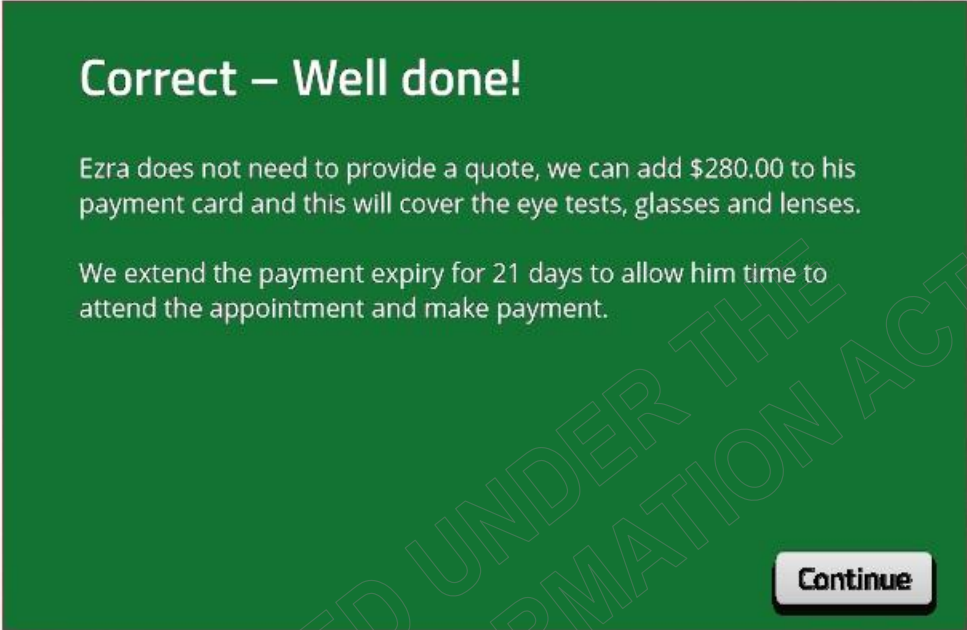
Submit

Correct	Choice
	Choice A
X	Choice B
	Choice C
	Choice D

Feedback when correct:

Ezra does not need to provide a quote, we can add \$280.00 to his payment card and this will cover the eye tests, glasses and lenses. We extend the payment expiry for 21 days to allow him time to attend the appointment and make payment.

Correct – Well done! (Slide Layer)



Correct – Well done!

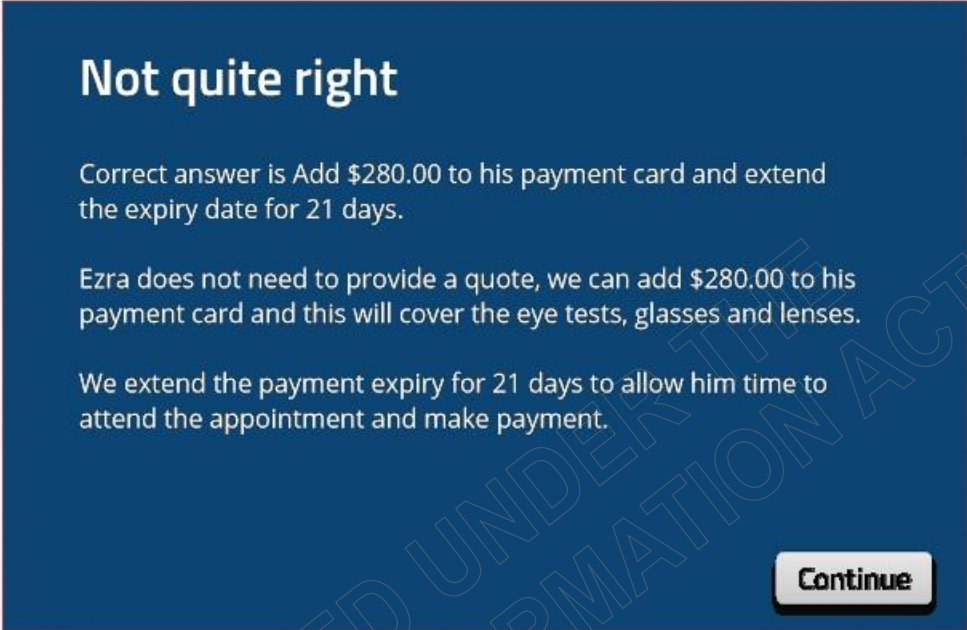
Ezra does not need to provide a quote, we can add \$280.00 to his payment card and this will cover the eye tests, glasses and lenses.

We extend the payment expiry for 21 days to allow him time to attend the appointment and make payment.

Continue

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Incorrect (Slide Layer)



Not quite right

Correct answer is Add \$280.00 to his payment card and extend the expiry date for 21 days.

Ezra does not need to provide a quote, we can add \$280.00 to his payment card and this will cover the eye tests, glasses and lenses.

We extend the payment expiry for 21 days to allow him time to attend the appointment and make payment.

Continue

1.4 Glasses – Part 3

(Pick One, 10 points, 1 attempt permitted)

Glasses – Part 3

A week later Ezra contacts you to advise that the optometrist has told him his vision is outside of the 'normal' range and this is not covered in the standard price.

The optometrist has given him a quote that states this and the new total is \$650.00.

Ezra has already used the \$280.00 on his payment card towards this amount.

What is your next step?

For more information refer to:

HIYA - [Glasses and eye tests](#)

Map - [Glasses](#)

A Create a new Hardship Payment for \$650.00

B Create a new Hardship Payment for \$370.00

C Tell Ezra the maximum we can pay is \$280.00

Previous

Submit

Correct	Choice
	Choice A
X	Choice B
	Choice C

Feedback when correct:

Ezra has a High Clinical Need so the standard \$280.00 will not cover the cost of his glasses and he qualifies for a higher amount. As Ezra has already paid \$280.00 on his payment card towards this we will need to create another payment of \$370.00 for the balance owing.

Correct – Well done! (Slide Layer)



Correct – Well done!

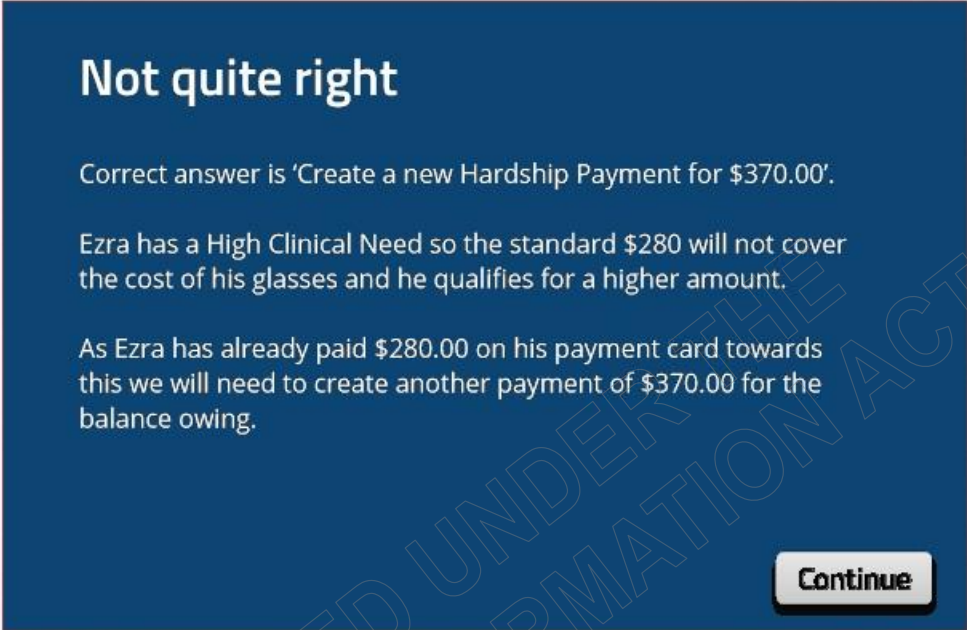
Ezra has a High Clinical Need so the standard \$280.00 will not cover the cost of his glasses and he qualifies for a higher amount.

As Ezra has already paid \$280.00 on his payment card towards this we will need to create another payment of \$370.00 for the balance owing.

Continue

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Incorrect (Slide Layer)



Not quite right

Correct answer is 'Create a new Hardship Payment for \$370.00'.

Ezra has a High Clinical Need so the standard \$280 will not cover the cost of his glasses and he qualifies for a higher amount.

As Ezra has already paid \$280.00 on his payment card towards this we will need to create another payment of \$370.00 for the balance owing.

Continue

1.5 Glasses – Part 4

(Pick One, 10 points, 1 attempt permitted)

Glasses – Part 4

A few months later Ezra contacts you to discuss glasses for his 14 year old daughter who is in his care, Sam.

Ezra advises that the school has contacted him as they are concerned that Sam is falling behind due to issues with her vision.

What is your next step?

For more information click here:

[Glasses - Map](#)

- A Approve a hardship payment for \$280.00 for glasses
- B Advise Ezra to talk to his doctor about funding from the DHB
- C Advise Ezra to contact an optometrist to discuss the Spectacle Subsidy

Previous

Submit

Correct	Choice
	Choice A
	Choice B
X	Choice C

Feedback when correct:

The Ministry of Health provide a Spectacles Subsidy for children 15 years and younger with vision problems. To qualify either the child or parent/guardian must have a Community Services Card. Ezra needs to make an appointment with an optometrist and they will apply for the Spectacle Subsidy for Sam. Congratulations you have completed this scenario.

Correct – Well done! (Slide Layer)



Correct – Well done!

The Ministry of Health provide a Spectacles Subsidy for children 15 years and younger with vision problems.

To qualify either the child or parent/guardian must have a Community Services Card.

Ezra needs to make an appointment with an optometrist and they will apply for the Spectacle Subsidy for Sam.

Congratulations you have completed this scenario.

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Incorrect (Slide Layer)



Not quite right

Correct answer is 'Advise Ezra to contact an optometrist to discuss the Spectacle Subsidy'.

The Ministry of Health provide a Spectacles Subsidy for children 15 years and younger with vision problems. To qualify either the child or parent/guardian must have a Community Services Card.

Ezra needs to make an appointment with an optometrist and they will apply for the Spectacle Subsidy for Sam.

Congratulations you have completed this scenario.

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Scenario 2 - Power

1. Untitled Scene

1.1 50/50 Layout

Non-Beneficiary

Power

Georgia has rung the contact centre to apply for assistance with an outstanding power account.

She currently receives Accommodation Supplement as a non-beneficiary for herself and her daughter.

You check her file and you notice she declares her income through MyMSD and has recently declared an increase in her wages to \$1000.00 per week, she has no assets declared.

She has an existing debt of \$550.00 for a school uniform advance which she is currently repaying.

Continue



1.2 MULTIPLE CHOICE QUESTION

(Multiple Choice, 10 points, 1 attempt permitted)

MULTIPLE CHOICE QUESTION ONE

Georgia currently receives non-beneficiary Accommodation Supplement. Her wages increased to \$1000.00 per week, no assets declared. She has an existing debt of \$550.00 for a school uniform advance which she is currently repaying.

What assistance will you be considering for Georgia?

- Recoverable Assistance Payment
- Special Needs Grant
- Advance payment

Previous

SUBMIT

Correct	Choice
X	Recoverable Assistance Payment
	Special Needs Grant
	Advance payment

Correct (Slide Layer)

Correct well done!

Electricity is a payment category under RAP/Advances. Because Georgia is not on a benefit she does not qualify for an Advance Payment of Benefit so we will need to consider a Recoverable Assistance Payment.

Refer to Map for more information:

[RAP Qualifications](#)

[RAP Payment categories](#)

Continue

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Incorrect (Slide Layer)

Not quite right

Correct answer is 'Recoverable Assistance Payment'.

Electricity is a payment category under RAP/Advances.

Because Georgia is not on a benefit she does not qualify for an Advance Payment of Benefit so we will need to consider a Recoverable Assistance Payment.

Refer to Map for more information:

[RAP Qualifications](#)

[RAP Payment categories](#)

Continue

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1.3 Untitled Slide

What will you need to consider when assessing entitlement to a RAP for Georgia? Click on the radio buttons then 'Check Answers'.

	Consider	Not Considered
Is there an immediate and essential need	<input type="radio"/>	<input type="radio"/>
Income and assets	<input type="radio"/>	<input type="radio"/>
Can she negotiate a repayment plan with her power company	<input type="radio"/>	<input type="radio"/>
Ability to repay the RAP	<input type="radio"/>	<input type="radio"/>
Is it the least amount required to meet the need	<input type="radio"/>	<input type="radio"/>
Can she arrange a bank overdraft	<input type="radio"/>	<input type="radio"/>
Can she arrange an advance on her wages	<input type="radio"/>	<input type="radio"/>
The effect on the family if RAP is not granted	<input type="radio"/>	<input type="radio"/>
Existing debt level	<input type="radio"/>	<input type="radio"/>

Check Answers

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Try Again (Slide Layer)

What will you need to consider when assessing entitlement to a RAP for Georgia? Click on the radio buttons then 'Check Answers'.

	Consider	Not Considered
Is there an immediate and essential need	<input type="radio"/>	<input type="radio"/>
Income and assets	<input type="radio"/>	<input type="radio"/>
Can she negotiate	<input type="radio"/>	<input type="radio"/>
Ability to repay	<input type="radio"/>	<input type="radio"/>
Is it the least expensive	<input type="radio"/>	<input type="radio"/>
Can she arrange for	<input type="radio"/>	<input type="radio"/>
Can she arrange for	<input type="radio"/>	<input type="radio"/>
The effect on the family if RAP is not granted	<input type="radio"/>	<input type="radio"/>
Existing debt level	<input type="radio"/>	<input type="radio"/>

That's not quite right

Please try again.

Try Again

Check Answers

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Correct (Slide Layer)

What will you need to consider when assessing entitlement to a RAP for Georgia? Click on the radio buttons then 'Check Answers'.

	Consider	Not Considered
Is there an immediate need for funds	<input type="radio"/>	<input type="radio"/>
Income and assets	<input type="radio"/>	<input type="radio"/>
Can she negotiate with creditors	<input type="radio"/>	<input type="radio"/>
Ability to repay the loan	<input type="radio"/>	<input type="radio"/>
Is it the least amount necessary	<input type="radio"/>	<input type="radio"/>
Can she arrange a bank overdraft	<input type="radio"/>	<input type="radio"/>
Can she arrange an advance on her wages	<input type="radio"/>	<input type="radio"/>
The effect on the family if RAP is not granted	<input type="radio"/>	<input type="radio"/>
Existing debt level	<input type="radio"/>	<input type="radio"/>


Correct - Well Done!

Continue

Check Answers

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1.4 60/40 Layout



Key messages

Hover over each box to see more information:

- Income and Asset
- Annual Income Limit
- Verification

Resource links:
Doogle - [Income and asset evidence](#)
Map - [Recoverable Assistance Payment tables](#)
Map - [Income limit](#)

If your client is receiving ongoing assistance you already have to accept the asset and income details in SWIFTT. We can estimate this income if the Whānau's circumstances have changed and this would be a more accurate reflection of their new yearly income.

If you have the concerns or the client has not detailed income for some time you should ask for verification.

If your client does not receive any ongoing assistance you must get evidence of their income and assets.

Continue

1.5 MULTIPLE CHOICE QUESTION

(Multiple Choice, 10 points, 1 attempt permitted)

MULTIPLE CHOICE QUESTION TWO

Georgia receives non-beneficiary assistance from MSD, however this does not necessarily mean she meets the income or asset limits for a RAP as the limits for this assistance are different, it is important to check this every time.

[Income and asset limits - Map](#)

Income
details

Does Georgia meet the income and asset limits for a RAP?

Yes

No

Previous

SUBMIT

Correct	Choice
X	Yes
	No

Scenario (Slide Layer)

Details

Georgia currently receives:

- Accommodation Supplement as a non beneficiary for herself and her daughter
- \$1000.00 per week in wages
- She has no assets declared.

Return

Correct (Slide Layer)

Correct well done!

Georgia's income is under the income limit for a RAP and she has no assets. It is important to note that the income limit for RAP's are based on the client's annual income in the last 52 weeks.

However we can consider estimating a person's annual income if their circumstances have changed and this would be a more accurate reflection of their new yearly income.

[Income limit - Map](#)

Continue

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OFFICIAL INFORMATION ACT

Incorrect (Slide Layer)

Not quite right

Georgia's income is under the income limit for a RAP and she has no assets so she meets the income and asset limits.

It is important to note that the income limit for RAP's are based on the client's annual income in the last 52 weeks.

However we can consider estimating a person's annual income if their circumstances have changed and this would be a more accurate reflection of their new yearly income.

[Income limit - Map](#)

Continue

1.6 MULTIPLE CHOICE QUESTION

(Multiple Choice, 10 points, 1 attempt permitted)

MULTIPLE CHOICE QUESTION THREE

Does Georgia need to provide proof of her income and assets for us to assess entitlement to a RAP?

Hint - you can access the Processing Standards to find out more about this.

[Income and asset evidence - Doogle](#)

Yes

No

Previous

SUBMIT

Correct	Choice
	Yes
X	No

Correct (Slide Layer)

Correct well done!

Georgia is already receiving ongoing assistance from MSD (non-beneficiary Accommodation Supplement) so she does not need to provide evidence of her income and assets.

Part of her obligations for receiving ongoing assistance are declaring any changes including income and assets. It is good practice to confirm that the information we hold on file is correct.

If you have any concerns that we do not hold current information you can still request this evidence.

If your client does not receive ongoing assistance, you will need to request this evidence.

You have now completed this scenario!

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Incorrect (Slide Layer)

Not quite right

Georgia is already receiving ongoing assistance from MSD (non-beneficiary Accommodation Supplement) so she does not need to provide evidence of her income and assets.

Part of her obligations for receiving ongoing assistance are declaring any changes including income and assets. It is good practice to confirm that the information we hold on file is correct.

If you have any concerns that we do not hold current information you can still request this evidence.

If your client does not receive ongoing assistance, you will need to request this evidence.

You have now completed this scenario!

RELEASED UNDER THE
OFFICIAL INFORMATION ACT



Introduction to Hardship Assistance

Nau mai, haere mai and welcome

This is self-directed learning supported by your capability developer. You're required to do your own investigation into qualifications for **Special Needs Grant, Advance Payment of Benefit, and Recoverable Assistance Payment**. You will then need to answer some questions to test your understanding.

Although all three products are to cover an immediate and essential need and have many qualifications in common, there are significant differences.

Learning Objectives

Once you have completed this module you will be able to:

- Explain each of the three products and their differences
- Describe the basic eligibility and entitlement criteria
- Identify if there's more appropriate assistance to grant
- Know where to find further information
- Differentiate between when you can and can't apply discretion

Navigating the module

In this module, you'll be doing your own research using MAP, and answering some questions to check your understanding. If you are unsure of anything or just want

reassurance that you're on the right track, please discuss with your Capability Developer.

- MAP can provide legislation and policy
- We need to consider each whānau circumstances individually
- How we help will depend on the circumstances

As you proceed through the module you will come across hyperlinks that will take you to source information.

You may wish to **bookmark these pages** so that you can return to them with ease when completing processing actions when you've completed your learning.

 [Helping with empathy and compassion](#)

 [Supporting our whānau](#)

 [Special Needs Grant](#)

 [Advance Payment of Benefit](#)

 [Recoverable Assistance Payment](#)

 [Preferred supplier arrangements](#)

 [Discretion](#)

 [Manager's approval](#)

 [Payments](#)

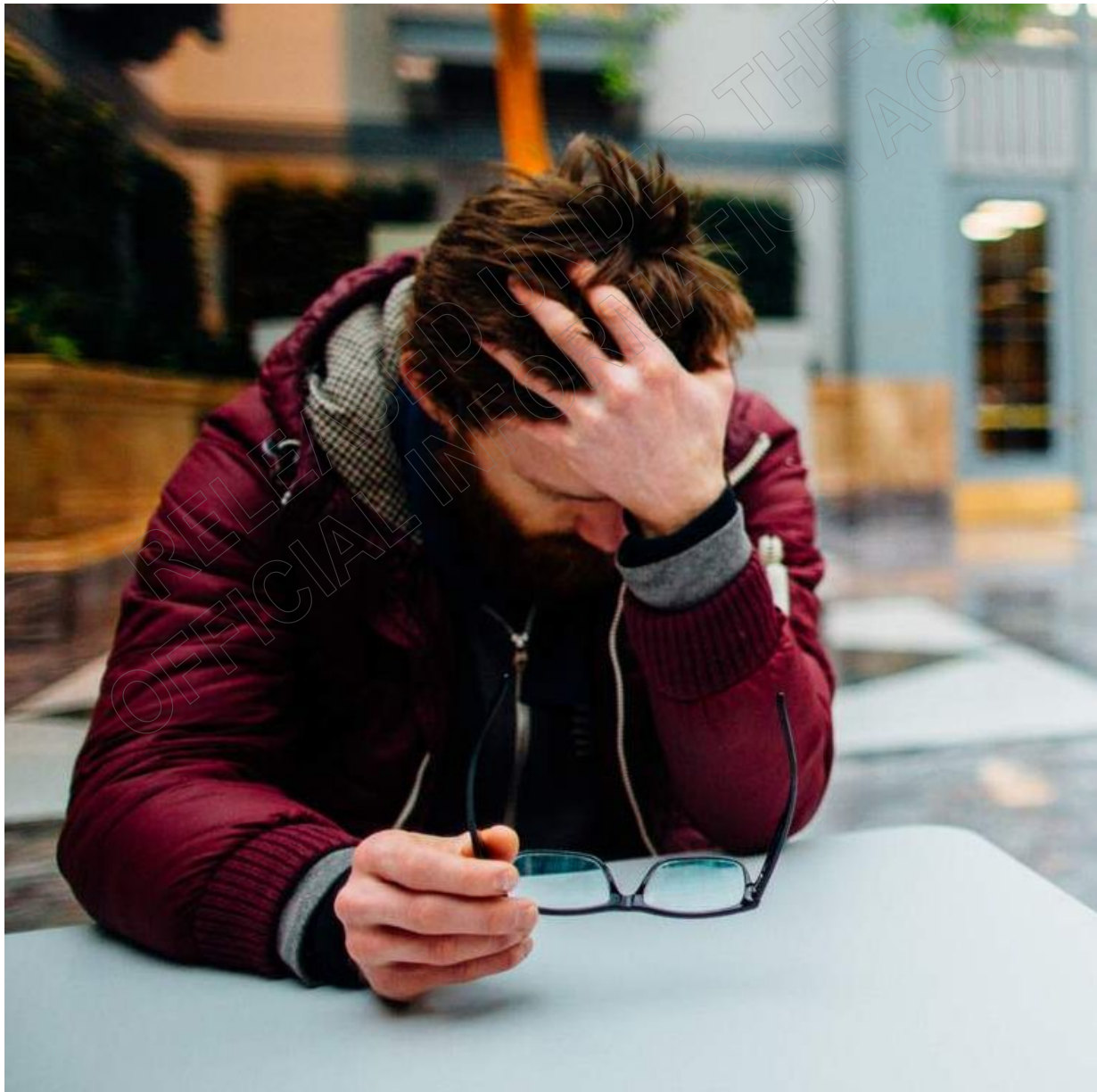
 [Declining an application](#)

 Reflection Point

 Conclusion

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Helping with empathy and compassion



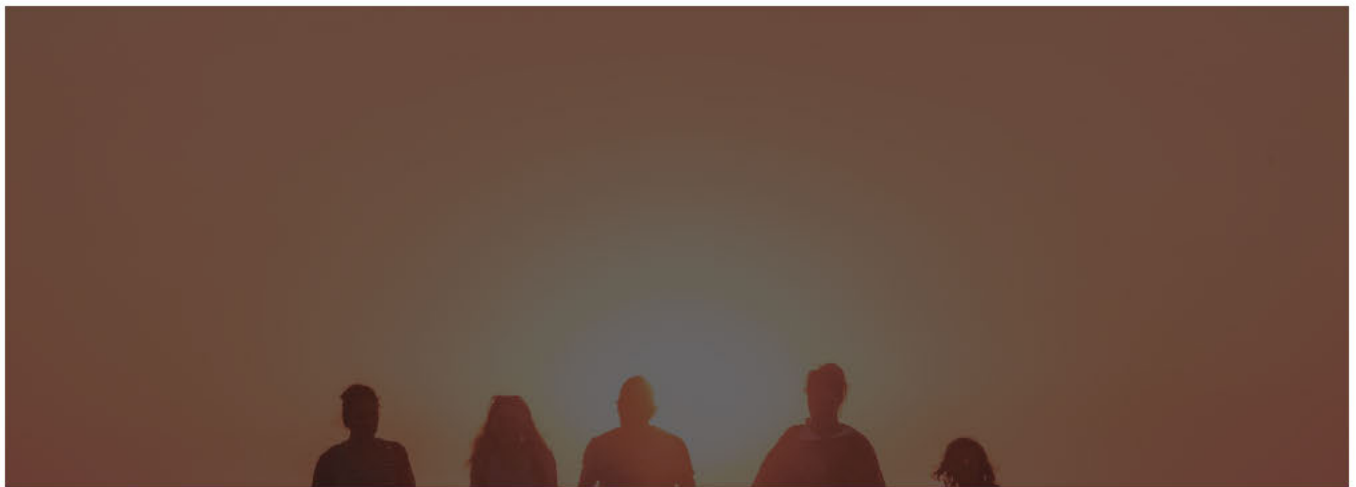
Have you ever been in a situation where something unexpected has happened, your tyre blows out, or the children need new shoes, or your sister says she's stranded in Whakatāne and could you 'lend' her the fare home?


The stress is compounded when there is nothing in reserve and you get an unexpected bill, have to pay for something urgently, or have a personal emergency.

Depending on the situation MSD may be able to provide ongoing assistance, or a one-off payment.

What that payment is depends on whether whānau are receiving a benefit and what the costs are.

Sometimes the emergency assistance must be repaid.





Ask yourself: "What can I provide today that will take the pressure off this client?"

Being non-judgemental, being empathetic to the situation, and treating whānau with the respect all of us deserve will make the interaction easier for both them and us.

There are three behaviours we can demonstrate to make whānau more comfortable:

Aroha - Empathy/Compassion

Imagine yourself in their position to really hear what whānau are saying.

- What if you were the client?
- How would you want to feel at the end of the interaction, even if the answer is no?



Manaaki - Acceptance —

We may have differing views and values, but we need to be understanding of other's experiences and to create a safe environment where whānau can speak openly.



Pono - Sincerity —

Your body language needs to match what you're saying – even when you're on the phone! Whānau need to be shown that what you say is genuine, and that you'll do what you say you'll do.

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Understanding how to apply Policy and Legislation in an empathetic and non judgemental way will assist us in building stronger relationships with whānau, which will allow them to feel valued and heard; encouraging open communication and allowing them to tell us their full story.

Types of hardship assistance

MSD offers many different types of hardship assistance for whānau in need.

Special Needs Grant

Advance Payment of Benefit

Recoverable Assistance Payment

For one-off “we need help now” situations, there are three main types of hardship assistance.

These are similar in that they are a one-off payment to help pay an immediate and essential need or emergency cost if whānau can't pay it another way, but they have different qualifying criteria:

- Special Needs Grant (SNG): may be recoverable or non-recoverable
- Recoverable Assistance Payment (RAP): recoverable (for people not on benefit)
- Advance Payment of Benefit: recoverable (for people on benefit)



Recoverable assistance Means the client will need to repay the money.

Supporting our whānau



When whānau apply multiple times for a hardship payment, there is an expectation that they take steps to reduce their costs or increase their income.

Whānau may also be asked to attend budgeting before they apply for further help.

Hardship Obligations

All clients and their partner may have hardship obligations

[GO TO MAP](#)

Assessing hardship

Before you can assess entitlement to Hardship Assistance you need to understand whānau circumstances and the underlying needs that may have contributed to their situation.

To learn more about the whānau situation and why they've applied for hardship assistance, you need to ask the right questions.

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Conversation starters

What three starter questions would you ask to learn more about the whānau situation?

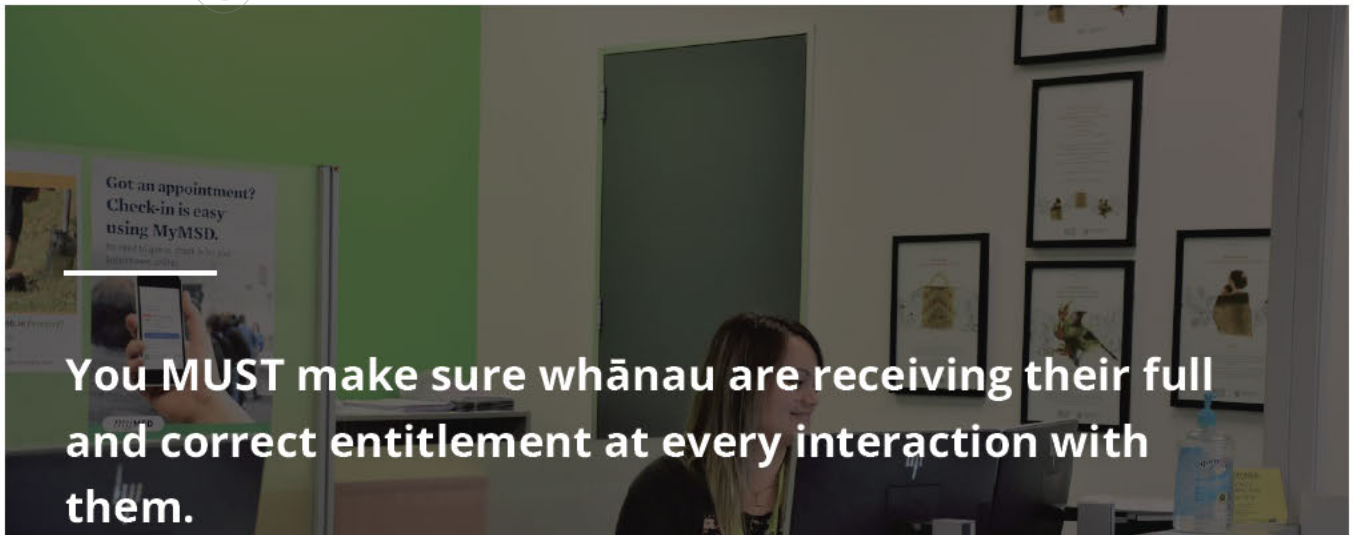
Type your questions here and click submit.

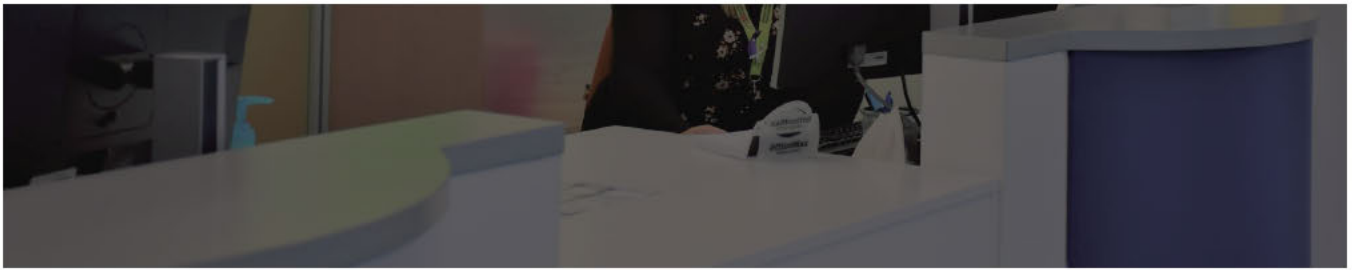
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Print

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When whānau contact us needing help to pay an essential or emergency cost, we need to support them as best we can.

This may mean having more exploratory and in-depth conversations, especially with whānau who may have more complex needs than others, to ensure they are getting all the assistance that we can help them with, or that they are entitled to (Full and Correct Entitlement)

To assess if whānau are entitled to additional assistance, a good starting point is to use the Date Rate Entitlement Wizard (DREW). If the DREW calculation indicates they may qualify for Accommodation Supplement, Disability Allowance, Temporary Additional Support or other financial assistance, advise the client of this and encourage them to apply.

Note: DREW will not show all products so additional research will be needed e.g. DREW won't suggest Child Disability Allowance.

Example:

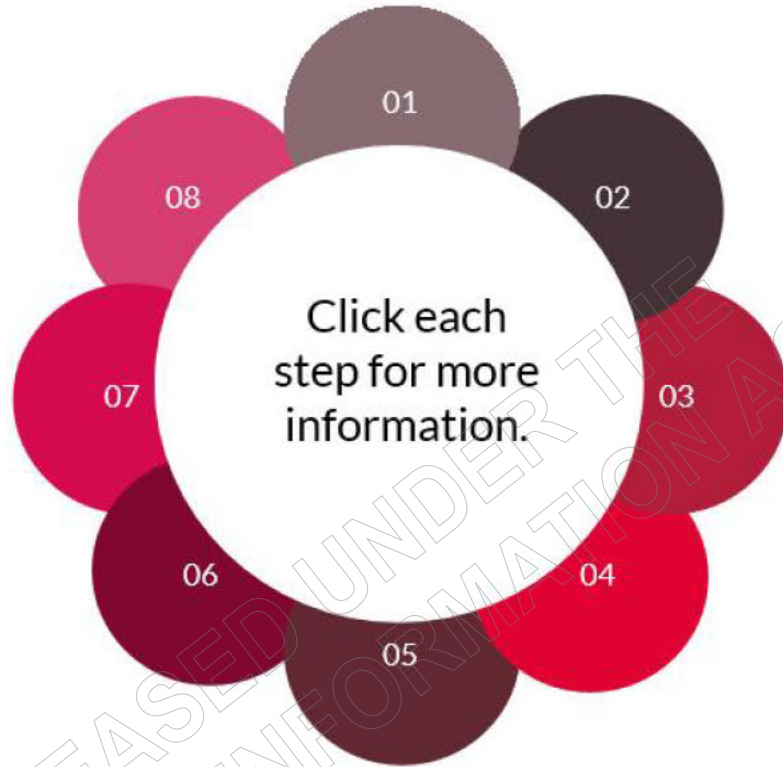
Tane is currently receiving Jobseeker Support with a medical deferral and Accommodation Supplement. He's finding it tough to manage on the assistance he's receiving, and makes an appointment to ask for help with an outstanding medical bill.

During the conversation with his case manager, Jan, Tane reveals that he has high ongoing medication costs, and has to travel some distance to his specialist appointments.

Jan immediately suggests that Tane apply for Disability Allowance. She also tests his eligibility for Temporary Additional Support to ensure he's getting his full and correct entitlement.

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Before considering entitlement to Hardship Assistance, have a conversation about their current situation and circumstances.



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Special Needs Grant

Special Needs Grants are usually non-recoverable. They are a way to help whānau in an emergency without adding the stress of having to repay.



As always, there are exceptions which you will need to be familiar with.

It can, at times, be difficult to identify whether whānau have entitlement to a Special Needs Grant.

MAP should be your first resource. It outlines specific situations that you might only encounter once a year or so.

Special Needs Grants are paid for a variety of reasons and are available to non-beneficiaries as well as beneficiaries. If a Special Needs Grant doesn't cover the full cost to meet whānau need, the balance may be paid under other recoverable assistance.



Special Needs Grant - Food Example

Let's take a look at Mario and Lisa. When whānau are living from week-to-week, stretching their income as far as they can, there's no excess to save as a back up for unexpected expenses.

When they ask for help, and are entitled to it, we need to respect their mana and dignity and make the process as easy and non-intrusive as we can.

This is Mario and Lisa's story...

Meet Mario and Lisa



Hi I'm Mario.

Lisa and I have three children and are receiving:

- Jobseeker Support
- Accommodation Supplement
- Temporary Additional Support
- Family Tax Credits.

NEXT

Information in MAP will help you familiarise yourself with entitlements and obligations that need to be met. You will need to click on all the links.

Special Needs Grant - Qualifications

Click on each number for more information:



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Special Needs Grant - Qualifications

[GO TO MAP](#)

Special Needs Grant - Dental scenario

Huria is currently receiving Supported Living Payment and has no income or cash assets recorded on her file. She has never applied for hardship assistance.

She's come into the office today in severe pain from an abscessed tooth. She's provided the Work and Income Dental Treatment Information form, and the dentist has noted the following information:

- The treatment is immediate and essential and not covered by ACC
- The total cost is \$550 and includes the cost of the consultation and treatment of the infection.

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Knowledge Check – Dental One

Based on this information, does Huria met the qualifications for a Special Needs Grant?



Yes, she qualifies for a Special Needs Grant



No, this is not a qualifying need



It will depend on whether she can pay it off with the dentist

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Special Needs Grant - Drivers Licence

Robert is 28 years old and has rung the contact centre for help with a restricted drivers licence. He currently has his learners licence. Robert says he wants to get his restricted as it will give him more job opportunities.

Robert works 40 hours per week and earns \$38.00 per hour, he advised he is single and has no dependent children. He says that after his rent, Child Support and other payments come out he is left with \$100 per week for food and cannot afford to pay for the licence himself.

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Knowledge Check Two – Drivers Licence

Is Robert eligible for a recoverable Special Needs Grant for his Drivers Licence?

- Only if he meets the residency requirements
- Yes, he needs this for employment reasons
- No, he does not meet the qualifications
- He would need to apply for a main benefit first

Submit

Special Needs Grant summary

A Special Needs Grant is a one-off payment to help whānau pay an essential or emergency cost if they can't pay it any other way.

- The payment is usually non-recoverable

- There are exceptions you need to be familiar with
- MAP should be your first resource if you're unsure
- The grants are available to beneficiaries and non-beneficiaries
- If the grant doesn't cover the full cost to meet whānau need, consider if the balance can be paid under other recoverable assistance

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Advance Payment of Benefit



People receiving a main benefit, Orphans or Unsupported Childs Benefit, NZ Superannuation or Veteran's Pension may get an advance of up to 6 weeks of their current benefit entitlement if they have an immediate or essential need; for example, whiteware, glasses, power, or school uniforms.

Learn more about payment categories for advances

GO TO MAP

Is an advance the best option?

Advances are recoverable. This means that repayments will be deducted from the client's benefit each week. You will need to have an in-depth discussion with whānau to confirm they understand how an Advance Payment of Benefit will affect them in the long-term and how these extra repayments will affect their ability to provide for their family.

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Things to think about



Some things to think about when you're discussing the application with whānau:

- What is most important to the whānau?
- What other assistance, if any, is available to meet this immediate need?
- What is their existing level of debt?
- Could the whānau reasonably be expected to have paid for the need themselves?
- Will there be enough Benefit payable to cover living expenses and other debt repayments?

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The amount of any advance approved should be the least amount required to cover the immediate need.

Advance Payment of Benefit - Qualifications

Click on each number for more information:



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Borrowing from the future

Generally advances have to be repaid within 24 months, however you will need to consider how the repayment will affect the whanau's circumstances.

Recovery of payment

[GO TO MAP](#)

Advance Payment of Benefit - Power Example

Let's take a look at Mario and Lisa. They struggle from week-to-week, and now have a very large outstanding power bill. We need to have an in-depth discussion with them and consider all their circumstances. Is an advance of benefit the best or only option?

This is Mario and Lisa's story...

Meet Mario and Lisa



Mario and Lisa have three children and are receiving:

- Jobseeker Support
- Accommodation Supplement
- Temporary Additional Support
- Family Tax Credit



NEXT

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Knowledge check - Advance Payment of Benefit

Using MAP, decide whether the following costs maybe eligible or not eligible to be paid under an Advance Payment of Benefit. Click on the radio buttons...

	Maybe Eligible	Not Eligible
Dentures	<input type="radio"/>	<input type="radio"/>
Orthodontist bill for braces	<input type="radio"/>	<input type="radio"/>
Groceries	<input type="radio"/>	<input type="radio"/>
Fridge	<input type="radio"/>	<input type="radio"/>
Dental treatment where the person has already accessed \$1000 SNG non recoverable	<input type="radio"/>	<input type="radio"/>
Clothing	<input type="radio"/>	<input type="radio"/>
Rent and bond	<input type="radio"/>	<input type="radio"/>
Warrant of fitness	<input type="radio"/>	<input type="radio"/>
Outstanding power account	<input type="radio"/>	<input type="radio"/>

[Check Answers](#)

Knowledge check two - Power

Carmen and Willi currently receive Jobseeker Support and Accommodation Supplement. Their daughter, Greta, has severe respiratory problems and it's essential that the house is kept warm and dry. It's been a struggle to keep up with the power bills over winter, and Carmen has now received a warning letter from her power company.

Carmen and Willi have no other income or cash assets and Carmen has now applied for an Advance Payment of Benefit.

You agree that Carmen is eligible for an Advance.

Advance Payment of Benefit - Power

When making a hardship payment, it is important we take a holistic approach to the whānau's circumstances. Thinking about Carmen's situation, what other options would you consider discussing with her?

Type your thoughts here and click submit.

If you want to discuss or check your thoughts with you manager or CD, hit the print button.

Print

SUBMIT

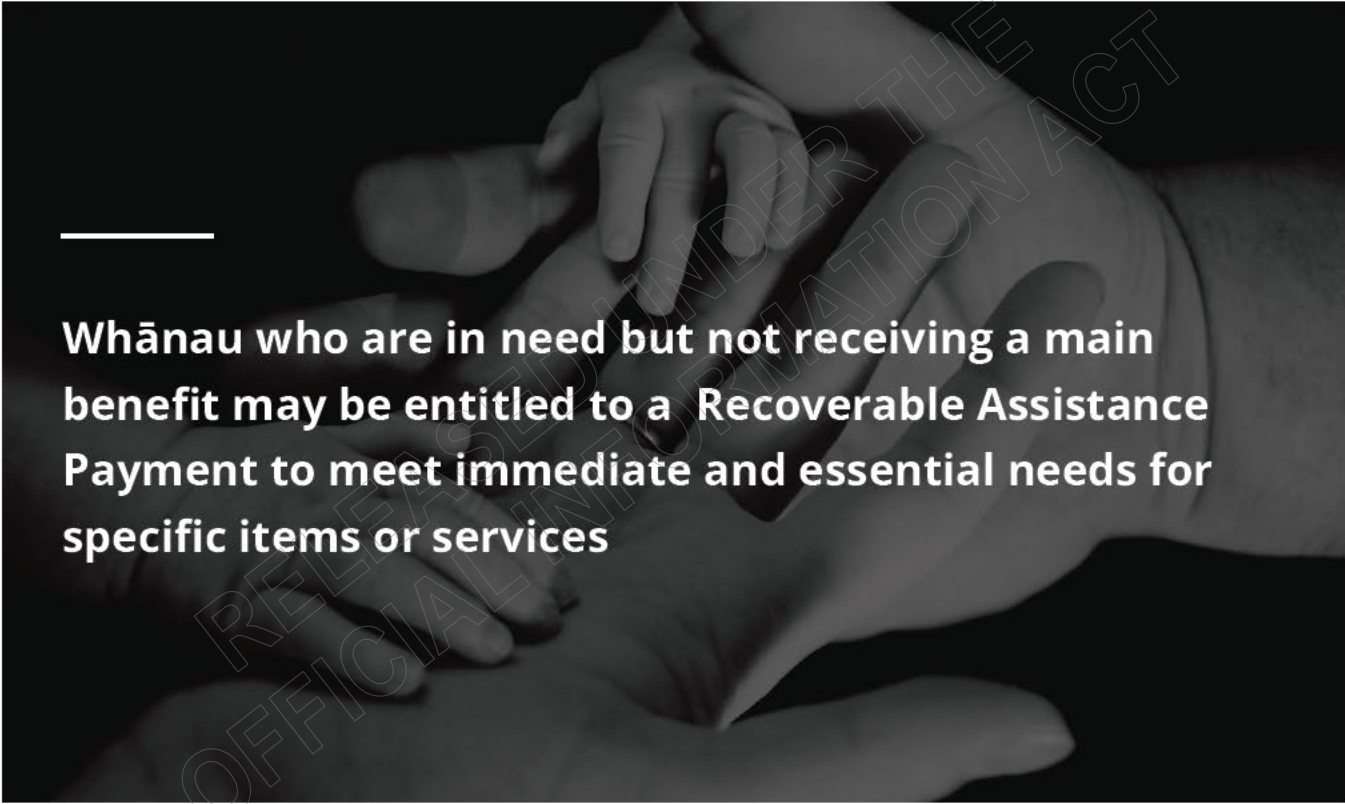
Advance Payment of Benefit summary

To qualify for an Advance, whānau need to be getting a main benefit, a pension or Orphan's or Unsupported Child's Benefit. Things to think about when you discuss an advance with whānau:

- Is there other assistance available to whānau
- Could they have been reasonably expected to have paid for the need themselves
- An advance is **always** recoverable
- Ensure whānau understand the effect of repayments on future benefit

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Recoverable Assistance Payment



Whānau who are in need but not receiving a main benefit may be entitled to a Recoverable Assistance Payment to meet immediate and essential needs for specific items or services

This includes whānau who are receiving other ongoing assistance such as Non-beneficiary Accommodation Supplement or Disability Allowance.

- We would also need to consider whether other sources of assistance would best meet the immediate need.
- If the payment is approved, we must negotiate a repayment arrangement. Whānau can repay the amount as a lump sum or

weekly at the agreed repayment rate. If repayment isn't negotiated, the payment can't be approved.

Recovery of payment

Repayment options

GO TO MAP

Is there other assistance available?



Whānau who are on low or middle incomes may not realise that in certain circumstances they can still receive ongoing assistance from MSD. They may also be eligible for a Special Needs Grant.

Recoverable Assistance Payment - Qualifications

Click on each number for more information:



Recoverable Assistance Payment

Qualifications

GO TO MAP

Recoverable Assistance Payment tables

Asset limits, category limits and Income limits

GO TO MAP

Verification of income and assets

When a non beneficiary first applies, they provide us with income and asset verification. Clients receiving ongoing assistance have an obligation to advise us of any change in circumstances

If this information hasn't been updated regularly or recently, you will need to ask for income and asset verification before granting.

If whānau aren't receiving ongoing assistance, they need to provide evidence of their income and assets.

Recoverable Assistance Payment - School Uniform Scenario

Leoni is a sole parent and currently receives Accommodation Supplement as a non beneficiary. She earns \$50,000 a year and receives \$150 a week Child Support.

Leoni has moved into the area to start a new job, and her two children are enrolled at the local school and are supposed to start this week. School uniforms are compulsory but Leoni can't afford to pay for them.

She has applied for a Recoverable Assistance Payment. She has no cash assets or Work and Income debt.

Knowledge Check One – School Uniforms

Does Leoni meet the income and asset limit for a Recoverable Assistance Payment to cover the cost of two new school uniforms?

Yes

No

Submit

Recoverable Assistance Payment - Bed Scenario

Mark doesn't currently receive any assistance from Work and Income but has rung the Contact Centre to ask about assistance for a bed.

His 10 year old son, Denver, has unexpectedly returned to his care and will be living with him for the foreseeable future. He says he has nowhere for his son to sleep and can't afford to purchase a bed himself. His income is \$55,000 per year and he has no cash assets.

Mark says he has a letter from the previous caregiver confirming the new arrangement. He can also provide bank statement and payslips to confirm his income and cash assets, and has a New Zealand passport to prove his ID.

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Knowledge Check Two – Bed

Based on the information Mark supplies over the phone, will he meet the **basic qualifications** for a Recoverable Assistance Payment?

Yes

No

Submit



You look online, and at The Warehouse find a cheaper price for a quality king single bed.
Mark is happy to accept this.

Recoverable Assistance Payment - Bed

Thinking about Mark's situation, what are some other things you could do to ensure he gets everything he is entitled to?

Type your questions here and click submit.



If you want to discuss or check your thoughts with you manager or CD, hit the print button

Print

SUBMIT

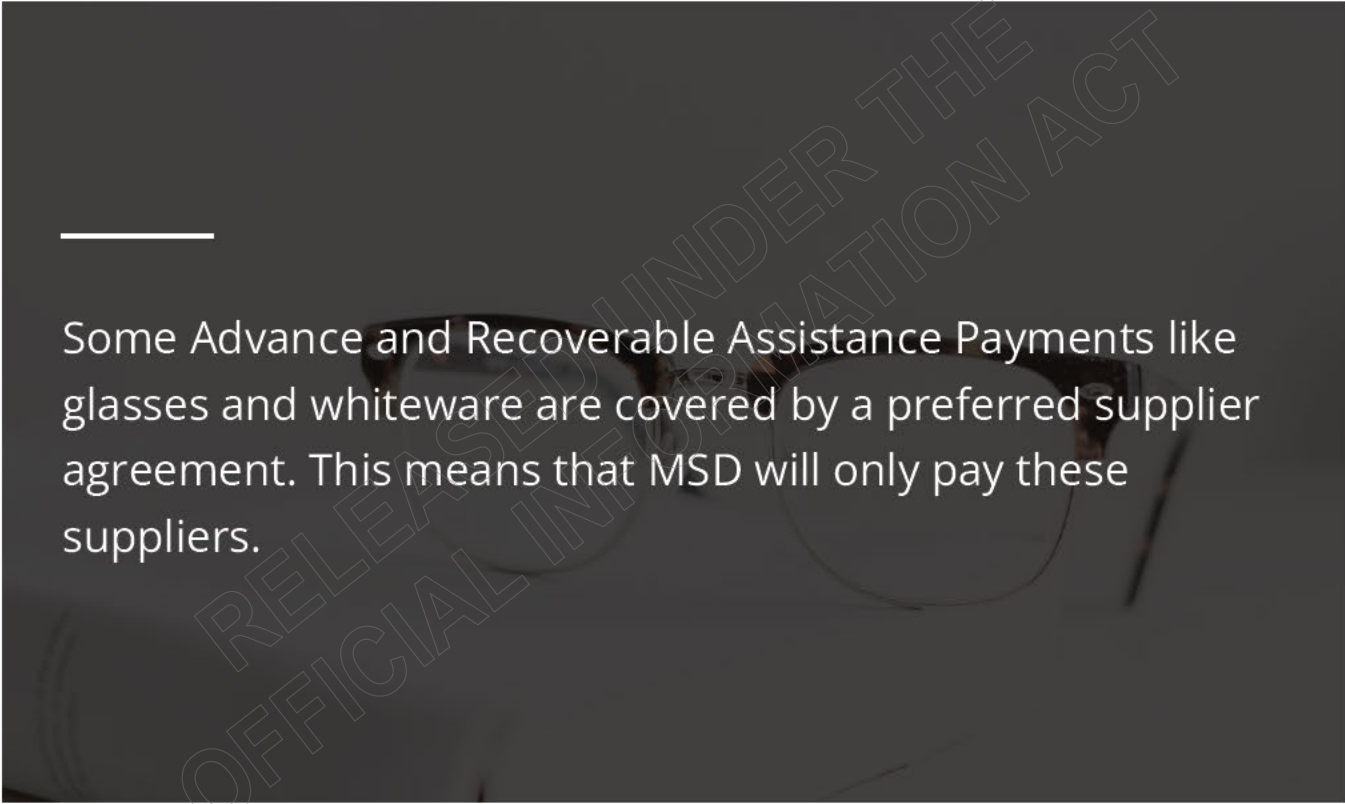
Recoverable Assistance Payment summary

Recoverable Assistance Payment is a one off payment for people who are not receiving a main benefit.

- Is other assistance available? Whānau not receiving a benefit often don't know that they may be eligible for non-beneficiary assistance such as Accommodation Supplement or Disability Allowance.
- Whānau may be eligible for a Special Needs Grant
- The payment must be recovered; either a lump sum or agreed weekly payments
- If repayment isn't negotiated, the grant can't be approved

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Preferred supplier arrangements



Some Advance and Recoverable Assistance Payments like glasses and whiteware are covered by a preferred supplier agreement. This means that MSD will only pay these suppliers.

Part of the obligations for receiving hardship assistance are to purchase goods from a preferred supplier, if we have an agreement in place.

This is to ensure whānau get reliable, high quality goods from reputable suppliers to meet their essential needs.



If a client refuses to purchase from a preferred supplier the payment must be declined. There are specific policies and processes around how these payments are made.

You can find out more about the policy in MAP. Information on how to process the payments is in HIYA.

Preferred supplier arrangement

[GO TO MAP](#)

Preferred supplier arrangement - glasses

[GO TO MAP](#)

Preferred supplier knowledge checks

Knowledge check – Glasses

From the list below, select all that apply to the preferred supplier process for glasses.

- Payment is loaded onto a payment card
- The payment includes eye exam, glasses frames and lenses
- Clients with a high clinical need may access an additional payment
- Clients must get a quote before applying
- Clients can top up the payment to buy different frames
- Clients can choose which preferred supplier they use

Submit

Knowledge check – Whiteware

From the list below, select all that apply to the preferred supplier process for whiteware.

- Clients can choose to use a different supplier if they find a cheaper one
- Clients must use Fisher and Paykel for fridge, freezers, washing machines and dryers
- The purchase price includes delivery, installation and removal of old whiteware
- Applications for the same item of whiteware within 5 years must be approved by a manager
- It is important to check the clients address and phone are correct before processing the payment
- The whiteware comes with a 2 year warranty

Submit

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Discretion

When whānau apply for financial assistance any decision we make must align with legislation and operational policy. This is how we assess both eligibility and entitlement. We may feel empathy for whānau, but if they're not entitled to assistance it can't be granted.

However, we can use our own discretion to make some decisions. Discretion involves exercising good judgement based on experience to ensure any decisions are lawful, right and consistent with the purpose and intent of the assistance offered.





For example, we may have determined that whānau meet the eligibility and entitlement qualifications for a food grant. There is no discretion here – if they meet the qualifications, we must grant the assistance.

How much the food grant is, within the limits available, is up to our discretion to decide. Every case should be determined on its own merits. However, there must be consistency of decision-making; we need to be non-judgemental and impartial but within policy intent.

Considerations

Factors you should consider may include (but are not limited to):

- The circumstances of the client and their whānau (if any)
- The effect on the client and whanau (if any) if the assistance was not granted
- How has the situation that has given rise to the need come about
- The extent to which the client has caused or contributed to the need
- The client's ability to meet the need from their own resources or other sources

If the payment needs to be repaid you should consider:

- The client's existing debt level
- If the repayment of the assistance would put the client in further hardship

It's important to document any use of discretion in your notes, including what informed the decision-making process and the information that was used, so that it is clear, transparent and reviewable. You also need to advise whānau that they can review your decision if they don't agree with it.

Learn more about MSD's definition of Discretion

MAP

If in doubt, discuss with your Manager or your Capability Developer.

Manager's approval

In some situations, we need to get Manager's sign off or approval for a Hardship payment. The Ministry has different expectations for different payment types. You can always speak to your manager if you are unsure about your decision.

Some payments require manager's sign off, which is noted as an approval code provided by the manager in the hardship grant comments in CMS.

Others may need manager's approval which is where you manager takes the final step to approve or decline the payment.

Hardship (one-off assistance) approval and evidence

[GO TO DOOGLE](#)

Manager's sign off vs Manager's approval



Which of these scenarios need Manager Approval in CMS (in addition to the manager sign off conversation)? **Click the button to answer Yes**

- ✓ Car repairs No
- ✓ Food grants \$300, or higher No
- ✓ Health travel and reimbursement No
- ✓ Any Hardship payment where primary identification is not held for the client No
- ✓ Limited licenses No
- ✓ Other emergency grant No
- ✓ Car impound fees No

That's correct well done!

Retry

Submit

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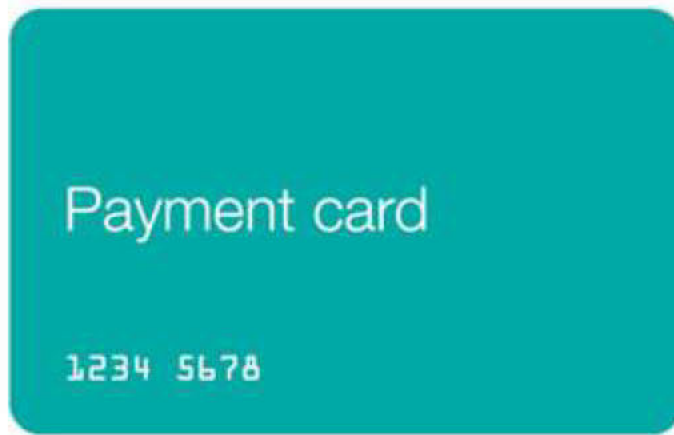
Payments

Depending on the assistance granted payment may be made by direct credit to the supplier or loaded onto a payment card.

Payment cards allow whānau to purchase goods and services from providers who are registered with MSD as a supplier, and who have an EFTPOS terminal.

When whānau already have a payment card, some applications such as food grants can be applied for through MyMSD or approved over the phone.

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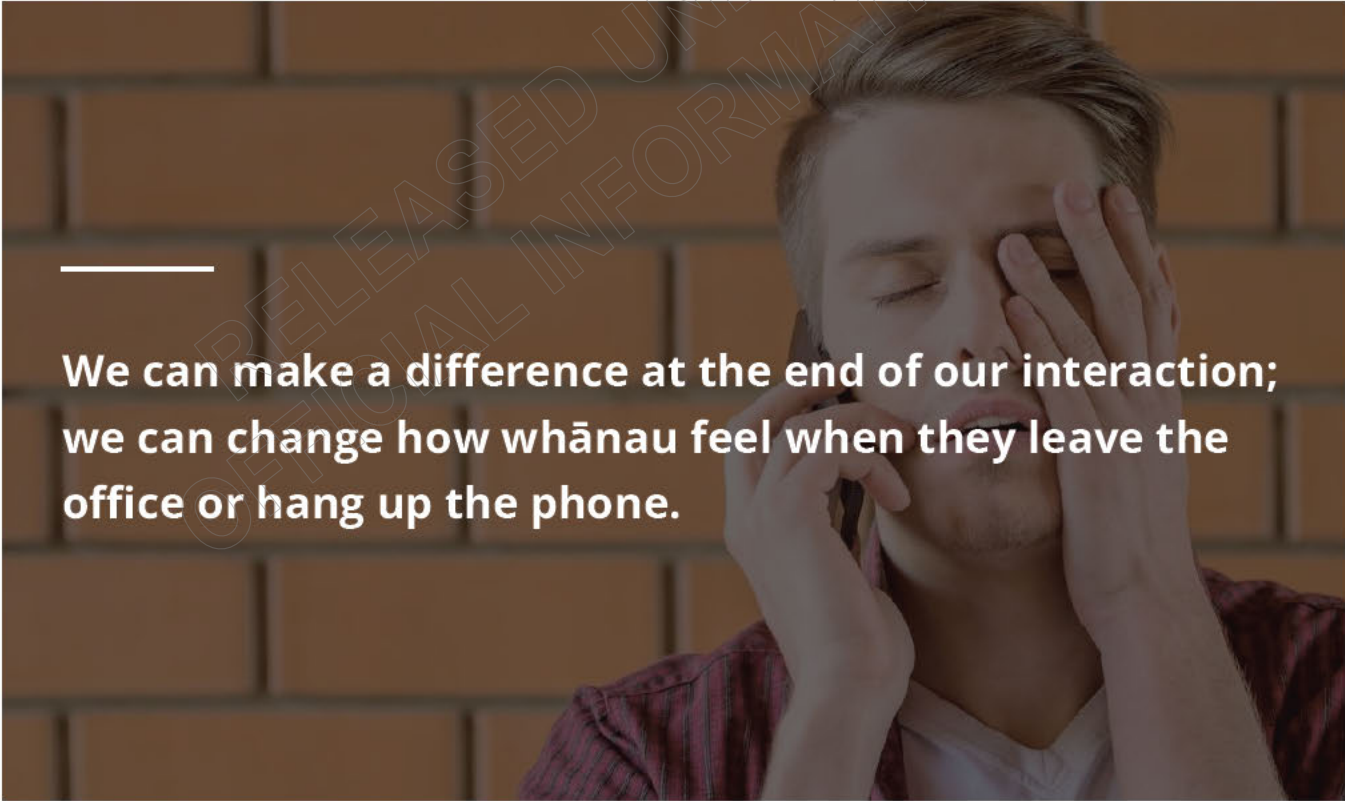
Payment cards

Learn more about MSD payment cards on the Work and Income website

[GO TO WEBSITE](#)

Declining an application

It's not easy telling whānau they don't meet the required qualifications for assistance. They've shared very personal information with us; we understand their need and have done the best we can, but the answer is still no.



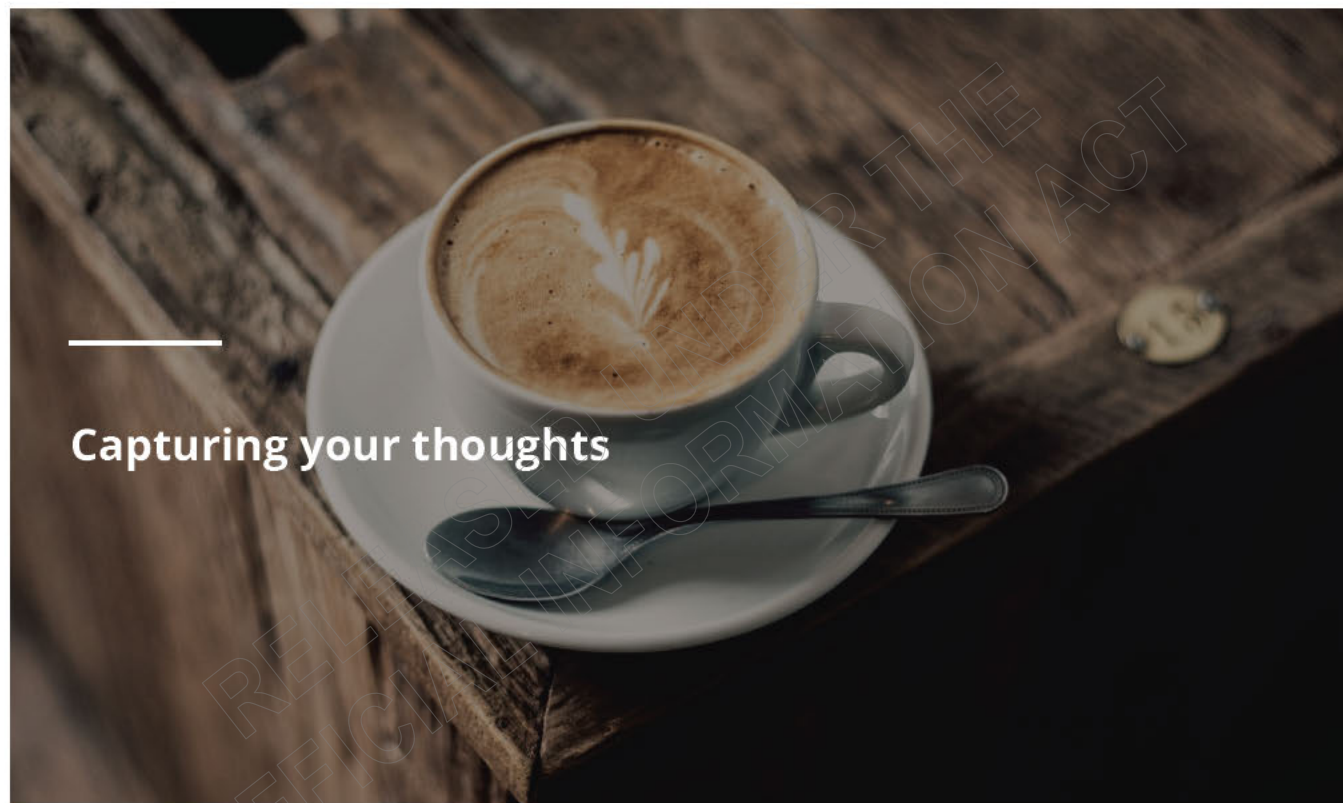
We can make a difference at the end of our interaction; we can change how whānau feel when they leave the office or hang up the phone.

Demonstrate manaakitanga by treating whānau with kindness and respect, by encouraging and supporting them.

Do they fully understand why we've had to decline their application? Is there another type of assistance they may be entitled to? Can they go somewhere else for help?

- Clearly explain the reasons we are unable to provide the hardship assistance
- Check whānau understand, and rephrase if needed
- Is there another service provider in the Family Services Directory you can refer them to?
- Your hardship notes must clearly document your decline decision and other options you've discussed
- Explain that whānau have the right to review the decision if they disagree, and that they have three months from today to do so. Your notes are crucial to any review
- Assure them that you will be sending them a letter to explain why the application was declined and information about reviewing the decision
- Check that they are receiving their full and correct entitlement EG: Accommodation Supplement, Disability Allowance or Temporary additional support

Reflection Point



Capturing your thoughts

Take a moment...

Think about what you have learnt so far.

- What do you need, or what can you do, to help you remain focused, calm and empathic when working with whānau?
- How would you feel if you had an immediate and essential need but no funds to pay for it?
- What can you do to ensure you are fully understanding the whānau situation, so you can ensure they are getting all the help that may be available to them?

- How might you put whānau at ease when they are stressed and in need of immediate assistance?

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Conclusion

Whānau are at the centre of everything we do. You should now be better equipped with the tools and resources available to assist whānau in the way they need it most when assessing eligibility to Special Needs Grant, Advance Payment of Benefit, and Recoverable Assistance Payment.



There are many things to think about and to discuss with whānau to identify qualifying eligibility and entitlement.

Among things we may consider are whether there are special circumstances, if there's more appropriate assistance to grant, and if you need to apply discretion when making a decision.

Some applications are straight-forward; others are more complicated to navigate and will take time and patience. But the process can be made easier for all by demonstrating the three behaviours:

- Aroha - Empathy/Compassion
- Manaaki - Acceptance
- Pono - Sincerity

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Involve whānau in the decision-making. No-one knows their personal situation better than themselves. But sometimes an outside perspective, some guidance and financial assistance when we most need it, can help us see a clearer way ahead and give us hope for a brighter future.

And remember, if you're still unsure of the correct decision when you've checked all your resources including MAP, speak with your manager. Discussions in the mahi not only help you keep whānau at the centre of your decision-making – you're more likely to remember the scenario and the resolution when you have a similar situation in the future.

Tika me to pono - do the right
thing with integrity

Congratulations.
You have now completed this module

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Car repairs

1. Untitled Scene

1.1 MAJOR POINT LAYOUT



Car repairs


MSD may pay a Recoverable Assistance Payment (RAP) or Advance Payment of Benefit for car repairs if a client meets the general qualifications.

There are additional considerations when assessing entitlement to car repairs and a different approval process.

You will learn more about these in the following slides.

Continue

1.2 Major Point Layout



Additional Considerations

You will need to consider:

- Is the car essential?
 - Does the client require the car because of:
 - Illness or disability
 - Employment
 - Lack of access to public transport
- Is the car owned by the client or their partner?
- Could the client have planned for these costs? We should not pay car repairs for foreseeable costs like WOF and car registration.

Map resources
Advance Payment of Benefit – [Car repairs](#)
Recoverable Assistance Payment – [Car repairs](#)

[Previous](#) [Continue](#)

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1.3 Major Point Layout

Managers approval process

Car repairs must be approved by a manager. Managers independently access CMS and complete the approval or decline.

You should be able to explain your recommendation to your manager and they will make the final decision of whether the payment will be approved.

Manager sign off

You must speak with your manager (**not delegated authority**) about your decision, explaining why you want to make the payment.

Manager approval
via CMS

In addition to the requirements for manager sign-off - your manager must **complete the approval or decline in CMS - Hardship**.

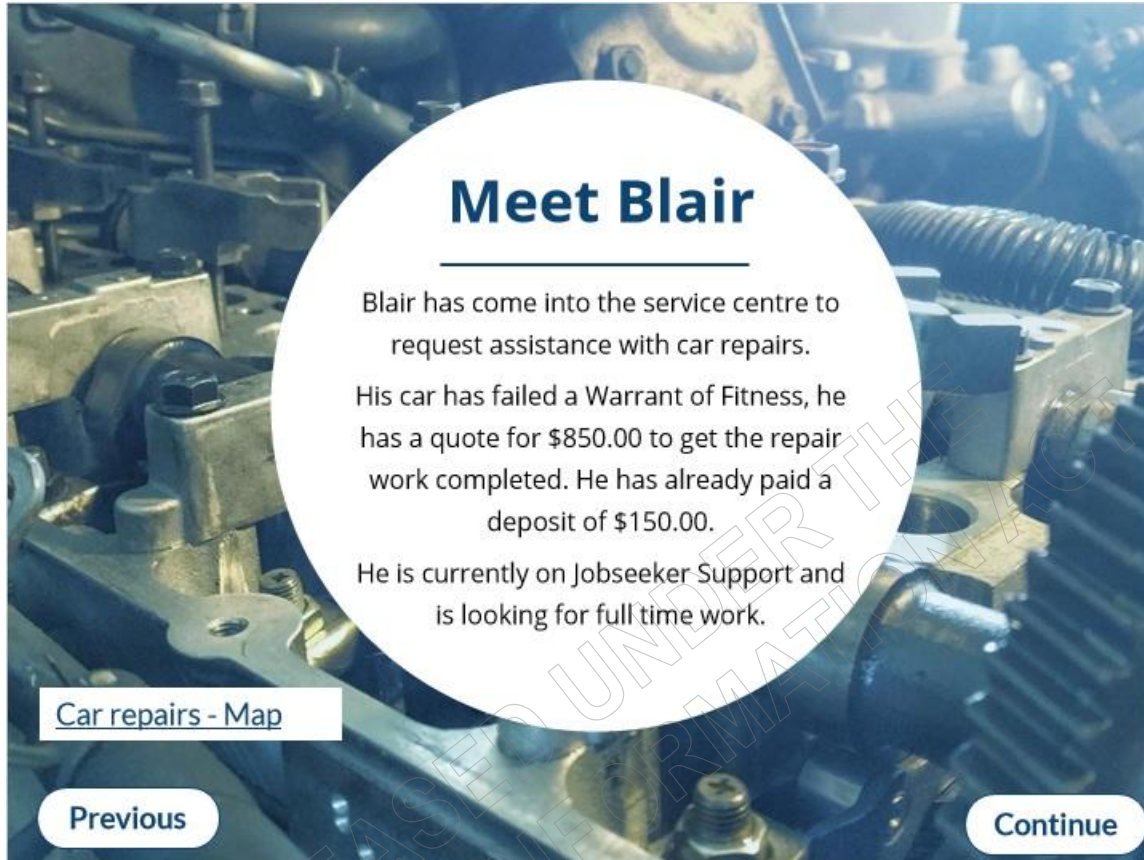
Decline the application if the client does not meet the qualifications.

Hardship (one-off assistance) approval and evidence

Previous

Continue

1.4 MAJOR POINT LAYOUT



Meet Blair

Blair has come into the service centre to request assistance with car repairs.

His car has failed a Warrant of Fitness, he has a quote for \$850.00 to get the repair work completed. He has already paid a deposit of \$150.00.

He is currently on Jobseeker Support and is looking for full time work.

[Car repairs - Map](#)

[Previous](#) [Continue](#)

1.5 Untitled Slide

What will you need to consider when assessing entitlement to an Advance Payment for car repairs? Click on the arrows, make your selection, then Submit.

Is there public transport available	<input type="text"/>
Does the client live near a supermarket	<input type="text"/>
Is the car needed for transport to employment	<input type="text"/>
Does the client have a health condition which requires a car	<input type="text"/>
Does the client have elderly parents	<input type="text"/>
Is the car owned by the client	<input type="text"/>
Does the client have a driver's licence	<input type="text"/>
Were the car repairs foreseeable?	<input type="text"/>

Reference: [Car repairs - Map](#)

Submit

Correct (Slide Layer)



Great – you correctly matched what should be considered.

Things you would not consider are:

- Does the client live near a supermarket?
- Does the client have elderly parents?

Continue

Incorrect (Slide Layer)

That's not quite right. Correct answers are:

Things to consider	Things not considered
Is there public transport available	Does the client live near a supermarket
Is the car needed for transport to employment	Does the client have elderly parents
Is the car needed for transport to employment	
Does the client have a health condition which requires a car	
Is the car owned by the client	
Does the client have a driver's licence	
Were the car repairs foreseeable?	

Continue

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Drop Down One (Slide Layer)

What will you need to consider when assessing entitlement to an Advance Payment for car repairs? Click on the arrows, make your selection, then Submit.

Is there public transport available

Does the client live near a supermarket

Consider

Not considered

Is the car needed for transport to employment

Does the client have a health condition which requires a car

Does the client have elderly parents

Is the car owned by the client

Does the client have a driver's licence

Were the car repairs foreseeable?

Reference: [Car repairs - Map](#)

Submit

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Drop Down Two (Slide Layer)

What will you need to consider when assessing entitlement to an Advance Payment for car repairs? Click on the arrows, make your selection, then Submit.

Is there public transport available

Does the client live near a supermarket

Is the car needed for transport to employment

Consider

Not considered

Does the client have a health condition which requires a car

Does the client have elderly parents

Is the car owned by the client

Does the client have a driver's licence

Were the car repairs foreseeable?

Reference: [Car repairs - Map](#)

Submit

Drop Down Three (Slide Layer)

What will you need to consider when assessing entitlement to an Advance Payment for car repairs? Click on the arrows, make your selection, then Submit.

Is there public transport available

Does the client live near a supermarket

Is the car needed for transport to employment

Does the client have a health condition which requires a car

Consider
Not considered

Does the client have elderly parents

Is the car owned by the client

Does the client have a driver's licence

Were the car repairs foreseeable?

Reference: [Car repairs - Map](#)

Submit

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Drop Down Four (Slide Layer)

What will you need to consider when assessing entitlement to an Advance Payment for car repairs? Click on the arrows, make your selection, then Submit.

Is there public transport available

Does the client live near a supermarket

Is the car needed for transport to employment

Does the client have a health condition which requires a car

Does the client have elderly parents

Consider
Not considered

Is the car owned by the client

Does the client have a driver's licence

Were the car repairs foreseeable?

Reference: [Car repairs - Map](#)

Submit

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Drop Down Five (Slide Layer)

What will you need to consider when assessing entitlement to an Advance Payment for car repairs? Click on the arrows, make your selection, then Submit.

Is there public transport available

Does the client live near a supermarket

Is the car needed for transport to employment

Does the client have a health condition which requires a car

Does the client have elderly parents

Is the car owned by the client

Consider
Not considered

Does the client have a driver's licence

Were the car repairs foreseeable?

Reference: [Car repairs - Map](#)

Submit

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Drop Down Six (Slide Layer)

What will you need to consider when assessing entitlement to an Advance Payment for car repairs? Click on the arrows, make your selection, then Submit.

Is there public transport available

Does the client live near a supermarket

Is the car needed for transport to employment

Does the client have a health condition which requires a car

Does the client have elderly parents

Is the car owned by the client

Does the client have a driver's licence

Consider

Not considered

Were the car repairs foreseeable?

Reference: [Car repairs - Map](#)

Submit

Drop Down Seven (Slide Layer)

What will you need to consider when assessing entitlement to an Advance Payment for car repairs? Click on the arrows, make your selection, then Submit.

Is there public transport available

 ▼

Does the client live near a supermarket

 ▼

Is the car needed for transport to employment

 ▼

Does the client have a health condition which requires a car

 ▼

Does the client have elderly parents

 ▼

Is the car owned by the client

 ▼

Does the client have a driver's licence

 ▼

Were the car repairs foreseeable?

Consider
Not considered

Reference: [Car repairs - Map](#)

Submit

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Drop Down Eight (Slide Layer)

What will you need to consider when assessing entitlement to an Advance Payment for car repairs? Click on the arrows, make your selection, then Submit.

Is there public transport available

 ▼

Does the client live near a supermarket

 ▼

Is the car needed for transport to employment

 ▼

Does the client have a health condition which requires a car

 ▼

Does the client have elderly parents

 ▼

Is the car owned by the client

 ▼

Does the client have a driver's licence

 ▼

Were the car repairs foreseeable?

 ▼

Consider
Not considered

Reference: [Car repairs - Map](#)

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Untitled Layer 14 (Slide Layer)

What will you need to consider when assessing entitlement to an Advance Payment for car repairs? Click on the arrows, make your selection, then Submit.

Is there public transport available	<input type="text"/>
Does the client live near a supermarket	<input type="text"/>
Is the car needed for transport to employment	<input type="text"/>
Does the client have a health condition which requires a car	<input type="text"/>
Does the client have elderly parents	<input type="text"/>
Is the car owned by the client	<input type="text"/>
Does the client have a driver's licence	<input type="text"/>
Were the car repairs foreseeable?	<input type="text"/>

Reference: [Car repairs - Map](#)

Submit

1.6 Multiple Choice Question

(Pick Many, 10 points, 1 attempt permitted)

Multiple Choice Question

Blair advises that he is looking for employment and if he finds a job he might need his car to get to work. When you look at his address you notice he lives on a main road near a bus stop.

Consider Blair's situation and MSD policy regarding car repairs as well as our ability to apply discretion, what could you do for Blair?

Click on each letter to select all that apply:

<input type="checkbox"/>	A	Pay an advance for car repairs, Blair advised he needs the car
<input type="checkbox"/>	B	Decline an advance for car repairs, he does not qualify
<input type="checkbox"/>	C	Pay a food grant as he had used his food money for the deposit
<input type="checkbox"/>	D	Decline an advance for car repairs and advise Blair to contact us again if he gets employment that requires a car
<input type="checkbox"/>	E	Advise Blair to see if he can pay off the bill with the supplier
<input type="checkbox"/>	F	None of the above

SUBMIT

Correct	Choice
	Choice A
X	Choice B
X	Choice C
X	Choice D
X	Choice E
	Choice F

Correct (Slide Layer)

Correct well done!

There are several options you may consider for Blair. Your decision will be based on your conversation and use of discretion.

Options Include:

- Decline an advance for car repairs as the car is not currently needed for employment reasons and he lives close to public transport
- Advise him to negotiate repayments with the mechanics
- Assist with a food grant if he has used his food money towards the deposit
- Discuss that he may qualify for an advance for car repairs if he finds employment or has an interview that requires his car
- Discuss the type of employment he is looking for - is it shift work that may require a car?
- Discuss any other reasons that he requires the car like health or disability.

It is important to learn as much as you can about the client's situation so you can consider the best option for the client within our legislation.

Congratulations you have now completed this scenario

Incorrect (Slide Layer)

Not quite right

There are several options you may consider for Blair. Your decision will be based on your conversation and use of discretion.

Options Include:

- Decline an advance for car repairs as the car is not currently needed for employment reasons and he lives close to public transport
- Advise him to negotiate repayments with the mechanics
- Assist with a food grant if he has used his food money towards the deposit
- Discuss that he may qualify for an advance for car repairs if he finds employment or has an interview that requires his car
- Discuss the type of employment he is looking for - is it shift work that may require a car?
- Discuss any other reasons that he requires the car like health or disability.

It is important to learn as much as you can about the client's situation so you can consider the best option for the client within our legislation.

Congratulations you have now completed this scenario

Advance Payment Balance and Exceptional Circumstances

1. Untitled Scene

1.1 Major Point Layout



1.2 Multiple Choice Question

(Multiple Choice, 10 points, 2 attempts permitted)



Question 1

There is a maximum limit whānau can access for advance payments.

Map resources:

[Advance Payment of Benefit – Payment](#)

[Recoverable Assistance Payment – Payments](#)

How is the maximum limit calculated?

- 6 weeks of the client's full benefit rate
- 4 weeks of the client's full benefit rate
- 3 weeks of the average household net income

SUBMIT

Correct	Choice
X	6 weeks of the client's full benefit rate
	4 weeks of the client's full benefit rate
	3 weeks of the average household net income

Feedback when correct:

The maximum limit whānau can access for advance payments is 6 weeks of the client's full benefit rate

Feedback when incorrect:

Correct answer is: 6 weeks of the client's full benefit rate

Correct well done (Slide Layer)



Correct well done

The maximum limit whānau can access for advance payments is 6 weeks of the client's full benefit rate

Continue

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Not quite right (Slide Layer)



Not quite right

Correct answer is: 6 weeks of the client's full benefit rate

Continue

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Try Again (Slide Layer)



Incorrect

That is incorrect. Please try again.

Try Again

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1.3 50/50 Layout

Maximum limit

This maximum limit is also known as an advance balance. When whānau receive an advance payment their balance will reduce by that amount.

You can view the whānau's balance of advance to consider in the Hardship screen in CMS.

Hardship Assistance Homepage

Balance of food SNG to consider	\$450.00
Hardship Count	1
Balance of Advance or RAP to consider	\$2,836.74

Continue



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1.4 List Layout

Let's look at this further:

John is 26 years old, single, and receiving Supported Living Payment (SLP) of \$402.84 (as at 1 April 2024).

John has received the following advances while he has been receiving SLP:

- 01 Glasses - \$280.00, remaining balance to repay is \$151.00
- 02 Dentures \$950.00, remaining balance to repay is \$420.00
- 03 Car Repairs - \$360.00, remaining balance to repay is \$121.00

He has no other debt with Work and Income.

[Continue](#)



1.5 Complete the missing information to calculate John's advance balance. When completing the table, enter dollar and cents amounts e.g. 250.00 and press tab. If your answer shows as incorrect re-enter amount. Click on 'Details' to get scenario.

Complete the missing information to calculate John's advance balance. Details

When completing the table, enter dollar and cents amounts e.g. 250.00 and press tab. If your answer shows as incorrect re-enter amount. Click on 'Details' to get scenario.

Advance balance maximum limit 6 weeks x SLP rate	\$ <input style="width: 100%;" type="text" value="type your text here"/> ✗
Less Balance of Advance payments already received (Total the remaining balances to repay)	\$ <input style="width: 100%;" type="text" value="type your text here"/> ✗
Equals Balance of Advance to consider	\$ <input style="width: 100%;" type="text" value="type your text here"/> ✗

John has \$1725.04 advance balance we can consider if he applies for further advances.

If John had other Work and Income debts, we would take these into consideration as well. Learn more about this in Doogee - [Assessing a client's debt balance.](#)

Continue

Costs (Slide Layer)

Scenario details

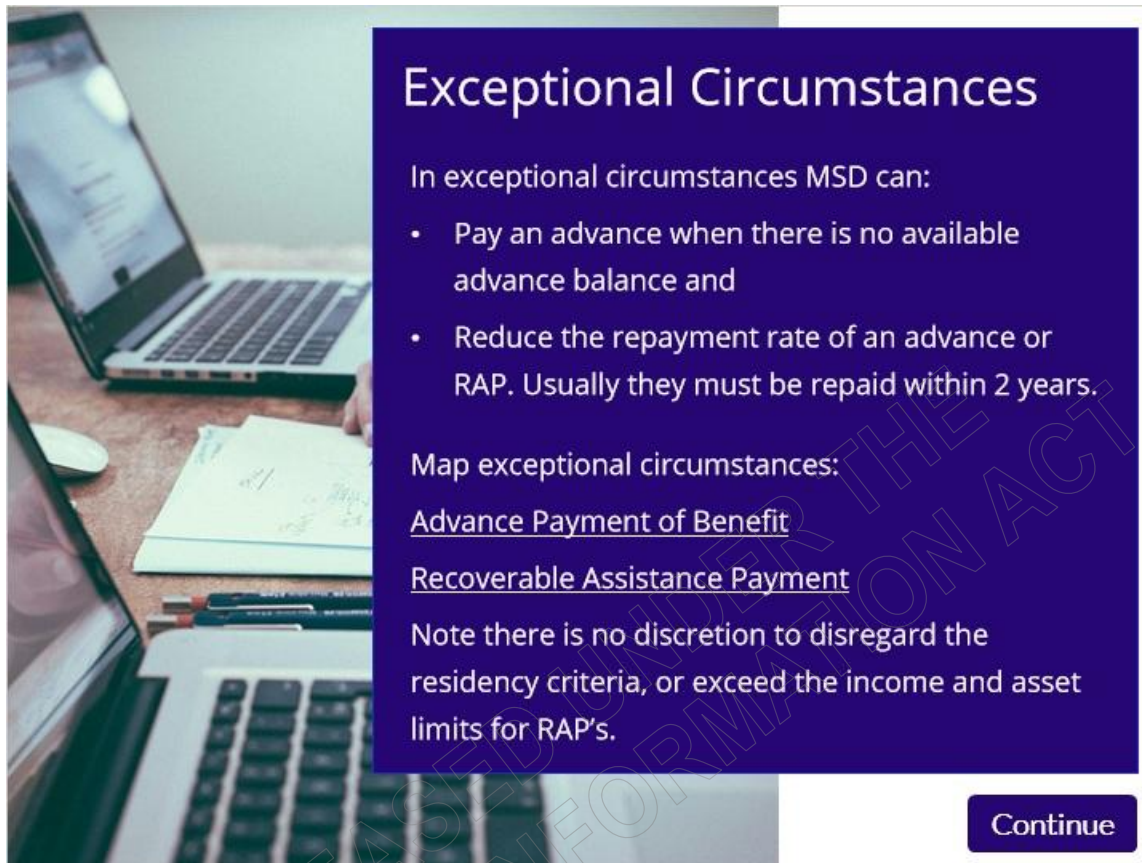
John is 26 years old, single, and receiving Supported Living Payment (SLP) of \$402.84 (as at 1 April 2024).

John has received the following advances while he has been receiving SLP:

Details
Glasses - \$280.00, remaining balance to repay is \$151.00
Dentures \$950.00, remaining balance to repay is \$420.00
Car Repairs - \$360.00, remaining balance to repay is \$121.00
He has no other debt with Work and Income

Return

1.6 Title Layout



Exceptional Circumstances

In exceptional circumstances MSD can:

- Pay an advance when there is no available advance balance and
- Reduce the repayment rate of an advance or RAP. Usually they must be repaid within 2 years.

Map exceptional circumstances:

Advance Payment of Benefit

Recoverable Assistance Payment

Note there is no discretion to disregard the residency criteria, or exceed the income and asset limits for RAP's.

Continue

1.7 Exceptional Circumstances

Exceptional Circumstances

Exceptional circumstances are those that set a client apart from others in a similar situation.

MAP also outlines things you should consider when determining if exceptional circumstances exist

When deciding if exceptional circumstances exist you should ensure you have had an in-depth conversation with the whānau so you understand their circumstances and the impact that paying or declining will have on their family.

Continue

1.8 Untitled Slide

What should you consider when determining if exceptional circumstances exist?
Click on the drop down boxes, select answer then click 'Submit'.

Can the client get an overdraft or an advance on wages?

Has the client been attending all their MSD appointments

Client's ability to repay the advance/RAP

Whether the situation could have been foreseen and client could have made provision for the need.

Is the client a principal caregiver of a child less than 5

If the Recoverable Assistance Payment isn't approved, will it worsen the client's position and cause serious hardship? Could not approving cause risk to the life or welfare of the client or whānau?

Submit

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Correct (Slide Layer)



Great – you identified things that should be considered when determining if exceptional circumstances exist.

Continue

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Incorrect (Slide Layer)

That's not quite right. Correct answers are:

Considered	Not considered
Client's ability to repay the advance/RAP	Can the client get an overdraft or an advance on wages?
Whether the situation could have been foreseen and client could have made provision for the need.	Has the client been attending all their MSD appointments
If the Recoverable Assistance Payment Isn't approved, will it worsen the client's position and cause serious hardship? Could not approving cause risk to the life or welfare of the client or whānau?	Is the client a principal caregiver of a child less than 5

Continue

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Drop Down One (Slide Layer)

What should you consider when determining if exceptional circumstances exist?
Click on the drop down boxes, select answer then click 'Submit'.

Can the client get an overdraft or an advance on wages?

Has the client been attending all their MSD appointments

Consider
Not considered

Client's ability to repay the advance/RAP

Whether the situation could have been foreseen and client could have made provision for the need.

Is the client a principal caregiver of a child less than 5

If the Recoverable Assistance Payment isn't approved, will it worsen the client's position and cause serious hardship? Could not approving cause risk to the life or welfare of the client or whānau?

Submit

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Drop Down Two (Slide Layer)

What should you consider when determining if exceptional circumstances exist?
Click on the drop down boxes, select answer then click 'Submit'.

Can the client get an overdraft or an advance on wages?

Has the client been attending all their MSD appointments

Client's ability to repay the advance/RAP

Consider
Not considered

Whether the situation could have been foreseen and client could have made provision for the need.

Is the client a principal caregiver of a child less than 5

If the Recoverable Assistance Payment isn't approved, will it worsen the client's position and cause serious hardship? Could not approving cause risk to the life or welfare of the client or whānau?

Submit

Drop Down Three (Slide Layer)

What should you consider when determining if exceptional circumstances exist?
Click on the drop down boxes, select answer then click 'Submit'.

Can the client get an overdraft or an advance on wages?

Has the client been attending all their MSD appointments

Client's ability to repay the advance/RAP

Whether the situation could have been foreseen and client could have made provision for the need.

Consider
Not considered

Is the client a principal caregiver of a child less than 5

If the Recoverable Assistance Payment isn't approved, will it worsen the client's position and cause serious hardship? Could not approving cause risk to the life or welfare of the client or whānau?

Submit

RELEASED UNDER THE OFFICIAL INFORMATION ACT

Drop Down Four (Slide Layer)

What should you consider when determining if exceptional circumstances exist?
Click on the drop down boxes, select answer then click 'Submit'.

Can the client get an overdraft or an advance on wages?

Has the client been attending all their MSD appointments

Client's ability to repay the advance/RAP

Whether the situation could have been foreseen and client could have made provision for the need.

Is the client a principal caregiver of a child less than 5

Consider
Not considered

If the Recoverable Assistance Payment isn't approved, will it worsen the client's position and cause serious hardship? Could not approving cause risk to the life or welfare of the client or whānau?

Submit

Drop Down Five (Slide Layer)

What should you consider when determining if exceptional circumstances exist?
Click on the drop down boxes, select answer then click 'Submit'.

Can the client get an overdraft or an advance on wages?

Has the client been attending all their MSD appointments

Client's ability to repay the advance/RAP

Whether the situation could have been foreseen and client could have made provision for the need.

Is the client a principal caregiver of a child less than 5

Consider
Not considered

If the Recoverable Assistance Payment isn't approved, will it worsen the client's position and cause serious hardship? Could not approving cause risk to the life or welfare of the client or whānau?

Submit

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Drop Down Six (Slide Layer)

What should you consider when determining if exceptional circumstances exist?
Click on the drop down boxes, select answer then click 'Submit'.

Can the client get an overdraft or an advance on wages?

Has the client been attending all their MSD appointments

Client's ability to repay the advance/RAP

Whether the situation could have been foreseen and client could have made provision for the need.

Is the client a principal caregiver of a child less than 5

If the Recoverable Assistance Payment isn't approved, will it worsen the client's position and cause serious hardship? Could not approving cause risk to the life or welfare of the client or whānau?

Consider
Not considered

Submit

1.9 Discretion

Discretion

Whānau circumstances can be complex and only they can truly understand their situation and needs. Allow the client to take the lead, be fully present with them, listen without judgment and allow whānau to share their journey.

Remember, discretion involves exercising good judgement based on experience to ensure any decisions are lawful, right and consistent with the purpose of the payment.

[Map - Discretion](#)

Then use your knowledge of policy and legislation to consider how best to help the whānau in the way that they need it. You will need to work within the MSD rules and guidelines and exercise your discretion to do the right thing.

Congratulations you have now finished this scenario