



RESOURCES FOR GETTING SETTLED IN NEW ZEALAND

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Things to do when you arrive:

1. Familiarize yourself with BPAC, NZ Formulary, and Health Pathways
2. Sign up for indemnity insurance (MPS or Medicus). Ask your clinic which they prefer you use, and they should reimburse you as well.
3. Get an IRD number. See below for more information on IRD number.

Apply for an IRD number.

This is the NZ equivalent of your Social Security number in the U.S. and is needed for taxes, to get paid at your job, etc.

Note: This website will also mention [KiwiSaver](#), which is a voluntary retirement savings program, similar to 401K. KiwiSaver is only for resident class visas; you are not eligible on visitor or work visas.

Follow the prompts to apply for an IRD number. Select “Apply for an IRD-living in New Zealand,” **NOT** “Apply for an IRD number-new arrival to New Zealand.” You will need to upload a copy of your passport, U.S. driver’s license and proof of NZ bank account. After your application has been submitted, you will be provided a reference number. Take your documents and reference number to your local AA to verify.

Get a NZ Driver's License within one year.

Note: Vehicles also require a Warrant of Fitness (WOF) to be road legal.

Buying a car:

There are many new and used car options available. If you are going to be living in a rural area away from any large town/city, you might consider buying a car while in Auckland as the selection is much better. There are used car lots or second-hand cars on TradeMe from individuals. Car lots offer you some peace of mind if anything goes wrong in the first 30 days.

Car insurance is not required in NZ but recommended and is easy to purchase online. Getting used to drive on the left side of the road is pretty easy. Just remember that you and the driver should always be next to the middle of the road/the middle road stripe. Roundabouts are common in NZ. Just remember you only must to look to your right to see what’s coming and count the number of exits to your desired exit/street. Make sure to signal while in roundabouts, these are huge places of accidents and traffic tickets. You can also join AA which is NZ’s version of AAA. When driving **STAY LEFT, LOOK RIGHT.**

Common Stores in New Zealand

- **Kmart**
 - Most similar to **Target** in the US.
 - Affordable prices, decent quality.
 - Sells clothing, homewares, toys, and small furniture.
 - Popular for budget-friendly household essentials.
- **The Warehouse**
 - Often compared to **Walmart**. But not as cheap or as much variety.
 - Large variety of items: clothing, housewares, seasonal goods, and some furniture.
- **Briscoes**
 - Similar to **Bed Bath & Beyond**.
 - Specialises in kitchenware, bedding, and small appliances.
 - Stocks many familiar international brands.
 - Famous for its **permanent sales**—never pay full price here!
- **Noel Leeming/ JB Hi-Fi**
 - Comparable to **Best Buy**.
 - Focused on electronics, appliances, and tech accessories.
 - Noel Leeming offers delivery and installation services.
- **Farmers**
 - New Zealand's main **department store**.
 - Sells clothing, cosmetics, furniture, and homewares.
 - Quality is generally higher than Kmart or The Warehouse, but prices are also higher.
 - Look out for **seasonal sales** (especially the big mid-year and Boxing Day sales).
- **Mitre 10 & Bunnings Warehouse**
 - The equivalents of **Home Depot or Lowe's**.
 - Hardware, tools, paint, gardening, and outdoor furniture.
 - Both are go-to stores for DIY projects and home improvement.

Second-Hand & Online Options

- **Trade Me** – New Zealand's version of eBay but better; great for second-hand furniture, appliances, and cars. Sellers are authenticated and generally a safe place to buy and sell.
- **Facebook Marketplace** – Widely used for local buying and selling. (Watch out for scams on here)
- **Op Shops (thrift stores)** – Shops like **SaveMart, Salvation Army, or Habitat for Humanity ReStores** are popular for budget-friendly second-hand items.

Tip for new arrivals: New Zealand retail stores often have fewer choices than in the US, but people make good use of **second-hand markets, sales, and online ordering** to get what they need.

Shipping large household goods from the US can be expensive, so many families set up their homes using local stores and Trade Me finds

Grocery Stores in New Zealand

New Zealand has a handful of main supermarket chains, each with its own style, price range, and availability:

- **PAK'nSAVE**
 - Usually the **cheapest option** for groceries.
 - Operates on a “warehouse style” model (no-frills, bulk displays, bring-your-own bags).
 - Best for budget-conscious families.
 - NZ-owned and found in most cities and larger towns.
- **New World**
 - A full-service supermarket with a wider range of brands, specialty products, and a more “traditional” shopping experience.
 - Generally more expensive than PAK'nSAVE but offers loyalty points through the **Clubcard** system.
 - Also NZ-owned.
- **Countdown**
 - Similar to US chains like Safeway or Kroger.
 - Wide variety of products, often with good weekly specials.
 - Owned by Woolworths Group (Australia).
 - Online ordering and home delivery available in most urban areas.
- **FreshChoice**
 - Smaller supermarkets, usually in provincial towns or suburbs.
 - Prices are often higher than the big chains but convenient for quick shops.
- **Four Square**
 - Small convenience-style supermarkets, often found in rural towns, holiday spots, or neighbourhood centres.
 - More expensive than larger supermarkets but very handy for basics.

Other Food Shopping Options

- Farmer's markets are popular for fresh produce, bread, and local goods, especially on weekends.
- Asian supermarkets (common in larger cities) often have more affordable rice, noodles, spices, and specialty items.
- Specialty stores like butchers, greengrocers, and bakeries can sometimes be cheaper (and fresher) than supermarkets.
- Online ordering & delivery is available through PAK'nSAVE, New World, and Countdown, with either home delivery or “click and collect” pickup.

Tip: Bring your own reusable bags when shopping. Plastic bags are banned in NZ supermarkets. Also, grocery costs here are generally higher than in the US, so many families shop around and use weekly specials to save money. Best to shop seasonally for fruits and vegetables.

Health Insurance in New Zealand

New Zealand has a **public healthcare system** that covers residents and anyone on a **work visa valid for two years or more**. This means doctor visits, hospital care, maternity care, and most

medical treatments are either free or heavily subsidised. In addition, **ACC (Accident Compensation Corporation)** covers the cost of treatment for injuries caused by accidents—whether at work, on the road, or during recreational activities—regardless of your visa type.

Private health insurance is optional, and only about one-third of New Zealanders choose it. The main benefit is **faster access to specialists and elective (non-urgent) surgeries**, which can otherwise involve long wait times in the public system. Private insurance can also give you more choice of providers and hospitals. Policies are widely available through companies such as **Southern Cross, AIA, NIB, and AA Health Insurance**. Some insurers allow sign-ups as soon as you arrive, while others may require you to hold a **resident visa**.

Healthcare in New Zealand: Public vs. Private

Feature	Public Healthcare	Private Healthcare (Insurance)
Who is covered?	NZ citizens, residents, and anyone on a work visa valid for 2+ years	Anyone who purchases a policy (some plans require residency status)
Cost	Public Hospital care is free; GP visits & prescriptions are subsidised (small co-payments apply)	Monthly premiums (vary by age & coverage), plus some co-payments
Accident Coverage	Covered under ACC for all residents & visitors, regardless of visa type	Not necessary for accidents (ACC covers these)
Specialists & Elective Surgery	Free or low-cost, but can involve long wait times	Much faster access; more choice of specialists & private hospitals
Emergency Care	Free or heavily subsidised in public hospitals	NOT available for emergency care
Typical Use	Everyday healthcare, emergencies, maternity, accident care	Faster treatment for non-urgent surgeries, extra choice & comfort
Providers	Public Hospitals, local GPs and urgent cares.	Companies like Southern Cross, AIA, NIB, AA Health Insurance

Schooling

You'll notice that school life here has a slightly different rhythm than in the US. Kids usually start school on their 5th birthday (so you might see little ones beginning partway through the year), and the system is split into primary (Years 1–6), intermediate (Years 7–8), and college/high school (Years 9–13). The school year runs from late January to mid-December, with four terms and breaks in between, and a long summer holiday over Christmas. Most schools require uniforms, which helps keep things simple, and while public schools don't charge tuition for domestic students, families are often asked for a small annual "donation" and to cover extras like stationery, uniforms, and sports. Instead of standardized tests like the SAT, high school students work toward NCEA qualifications, which can open doors to university or vocational training. You'll also find a strong emphasis on balance; outdoor activities, cultural experiences, and plenty of time for sports and clubs are woven into school life. It's a warm, community-focused system that helps kids feel connected both in and out of the classroom.

School Structure & Ages

- **Primary School (Years 1–6):** Ages 5–10
- **Intermediate (Years 7–8):** Ages 11–12
- **High School / College (Years 9–13):** Ages 13–17/18

Children can start school **on their 5th birthday** (no need to wait for September).

School Year & Holidays

- Runs **late January – mid-December** (4 terms).
- **Breaks:** Two weeks between each term, plus a 6–7 week summer break over Christmas.
 - You can find the term dates and breaks for the whole country here
<https://www.education.govt.nz/school-terms-and-holidays-dates>

Uniforms & Costs

- Most schools require **uniforms** (simplifies daily routines!).
- Public (state) schools are **free for domestic students**, but expect:
 - A "school donation" (NZD \$100–\$500 per year).
 - Costs for uniforms, stationery, sports, and trips.
- Private and international schools charge tuition.

Learning & Assessment

- High school students work toward **NCEA (National Certificate of Educational Achievement)** instead of SATs or APs.
- NCEA allows flexible subject choices—academic, vocational, or trades-based.
- Less standardized testing, more emphasis on balance, creativity, and practical skills.

Kiwi School Culture

- Schools place strong value on **outdoor learning, sports, and community activities**.
- Māori culture is part of everyday life—children will learn basic **te reo Māori** words and customs.
- Extracurriculars (sports, music, drama, clubs) are encouraged and widely available.

What You'll Need to Enrol

- Passport & visa (children of work visa holders are often eligible as domestic students).
- Birth certificate.
- Proof of NZ address.
- Immunisation records.
- Previous school reports (to help place your child correctly)

Types of Schools in New Zealand

1. State Schools (Public Schools)

- Make up the majority of schools in NZ.
- Funded by the government and free for domestic students (though schools request a voluntary donation).
- Most require uniforms.
- Zoned by location (where you live usually determines which school your child can attend).
- Include **primary, intermediate, and secondary (high school/college)** levels.

2. State-Integrated Schools

- Originally private schools (often religious or with a special character, such as Catholic, Anglican, Montessori, Steiner).
- Now part of the state system but retain their special character.
- Charge **attendance dues** (compulsory fees for property maintenance) in addition to donations and normal school costs.
- Open to all students but may give preference to those who share the school's character (e.g. Catholic families in Catholic schools).

3. Private Schools (Independent Schools)

- Funded through tuition fees (NZD \$15,000–\$30,000 per year, sometimes more).
- Offer smaller class sizes and different teaching approaches.
- May follow the NZ curriculum, the Cambridge International system, or the International Baccalaureate (IB).
- Found at primary, intermediate, and secondary levels.

Advice for Parents Choosing Schools in NZ

- **Start with your location**
 - Many state schools have **enrolment zones**, meaning your home address determines whether your child can attend. Check the school's zone before signing a rental or buying a house if school choice is a priority.
- **Prepare documents in advance**
 - Schools usually ask for your child's **passport/visa, birth certificate, proof of address, student visa, immunisation records, and past school reports**. Having these ready makes enrolment much smoother.
- **Expect uniforms**
 - Unlike in the US, most NZ schools require uniforms, even at public schools. These are purchased from the school or designated suppliers.
- **Budget for extras**
 - While public schools are free, you'll likely pay for:
 - A "voluntary donation" (NZD \$100–\$500 annually).
 - Uniforms, stationery, trips, and sports fees.
- **Look beyond academics**
 - Schools in New Zealand put a strong emphasis on **outdoor learning, sports, music, and cultural activities**. This helps children integrate socially and feel part of the community.
- **Ask about support for new arrivals**
 - Teachers are generally approachable and willing to help with transitions.
- **Visit schools if possible**
 - Meeting teachers, seeing the environment, and talking to other parents will give you a feel for whether the school fits your child's personality and needs.
- **Consider future pathways**
 - At high school, students work toward **NCEA qualifications**, but some private schools offer **IB or Cambridge exams**. If your child may return to the US or apply to international universities, you may want to factor this into your school choice.

Tip for a smooth transition: Many Kiwi schools have a welcoming, community feel. Encourage your child to join a sport, music group, or club early as it's one of the fastest ways to make friends in NZ.