



11 February 2022

Dear [REDACTED]

Thank you for your request made under the Official Information Act 1982 (OIA), transferred from the Ministry of Education on 12 January 2022. You requested the following in relation to student loan repayments associated with people residing in Aotearoa for the relevant years:

Student Loan Accounts with Small Repayments

For each year on record, I would like to know:

- 1. the total number of student loan accounts that have received no repayment in that year;*
- 2. the total number of student loan accounts that have received at most \$1,000 repaid in that year;*
- 3. the total number of student loan accounts that have received at most \$2,000 repaid in that year; and*
- 4. the total number of student loan accounts that have received at most \$3,000 repaid in that year.*

I would like these totals to be separated out by year that the associated students finished studying (or equivalently, by duration since those students finished studying). This would mean that—for example—two accounts that both received no repayment in a given year, but for which the associated students finished study in different years, would contribute to different totals.

Student Loan Accounts with Regular, Small, or No Payments

I would also like to know the following additional statistics.

- 1. The total numbers and mean sizes of student loan accounts that have received no repayment in every consecutive year*
 - for a period of 4 years or more;*
 - for a period of 6 years or more;*
 - for a period of 8 years or more; and*
 - for a period of 10 years or more.*
- 2. The total numbers and mean sizes of student loan accounts that have received at most \$1,000 repaid in every consecutive year*
 - for a period of 4 years or more;*
 - for a period of 6 years or more;*
 - for a period of 8 years or more; and*
 - for a period of 10 years or more.*

Information being refused:

Your request is refused under section 18(f) of the OIA on the basis that the information requested cannot be made available without substantial collation. Inland Revenue also does not hold information on when borrowers are studying/finished studying.

However, information that may be relevant to your request can be found on page 37 of the 2019 Student Loan Scheme Annual Report (SLAR) under Figure 25. This contains five years of number of borrowers by activity (repaying/inactive/borrowing tables) for New Zealand and overseas based borrowers.

Data for 2020 and 2021 is expected to be published shortly in the web tables of the 2021 SLAR. Previous Student Loan Annual Reports can also be found here: https://www.educationcounts.govt.nz/publications/series/student_loan_scheme_annual_reports

Right of Review

If you disagree with my decision on your OIA request, you can ask an Inland Revenue review officer to review my decision. To ask for an internal review, please email the Commissioner of Inland Revenue at: CommissionersCorrespondence@ird.govt.nz.

Alternatively, under section 28(3) of the OIA, you have the right to ask the Ombudsman to investigate and review my decision. You can contact the office of the Ombudsman by email at: info@ombudsman.parliament.nz.

Thank you again for your request.

Yours sincerely



Jane Elley
Segment Management Lead
Customer and Compliance Services, Individuals