



1 July 2025

[REDACTED]
[REDACTED]

Dear [REDACTED]

Thank you for your requests made under the Official Information Act 1982 (OIA), received on 1 June 2025. You requested the following:

I am seeking any information from IRD for the last 15 years in regards to any of the following: - Any generic outreach programs focussed on the general circumstance of student debt among overseas debtors. This could include email surveys, phone surveys, paid advertising, focus groups, interviews or anything similar. - If these have occurred, the number of individuals spoken to or reached as part of this project/s, what countries they were targeted at and what demographics. Also the date in which they occurred.

I have interpreted "outreach program" to refer to any campaign initiated by Inland Revenue seeking to solicit feedback or information from student loan borrowers.

The information you have requested is attached as **Appendix A**, which outlines a yearly breakdown of the outreach programs initiated by Inland Revenue. This includes the number of customers spoken to / reached and the demographic and countries targeted. Please note that some campaigns were not targeted to specific demographics or countries.

Right of review

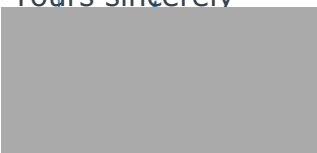
If you disagree with my decision on your OIA request, you have the right to ask the Ombudsman to investigate and review my decision under section 28(3) of the OIA. You can contact the office of the Ombudsman by email at: info@ombudsman.parliament.nz.

Publishing of OIA response

We intend to publish our response to your request on Inland Revenue's website (ird.govt.nz) as this information may be of interest to other members of the public. This letter, with your personal details removed, may be published in its entirety. Publishing responses increases the availability of information to the public and is consistent with the OIA's purpose of enabling more effective participation in the making and administration of laws and policies and promoting the accountability of officials.

Thank you again for your request.

Yours sincerely



Matthew Glover

Domain Lead – Customer Insight

Appendix A – Customer research projects with overseas based Student Loan borrowers (OBB)

Date	Project	# of customers spoken to	Demographics	Countries / areas targeted
2011	Attitudes of Student Loan Borrowers living in New Zealand and overseas	684 OBB, 320 New Zealand based borrowers (NZB), 100 nominated people	This program was not targeted at specific demographics.	Australia, Canada, United Kingdom, Asia
2011	Borrowers with experience of living overseas with a Student Loan	A focus group of 25 OBB	Borrowers currently overseas and borrowers returned to New Zealand.	Australia, United Kingdom, New Zealand
2017	Students moving overseas pilot – abstract research project	41 customers interviewed	N/A	N/A
2017	Student Pathways	12 customers interviewed	Currently studying, currently overseas, and recently returned to New Zealand	N/A
2019	Student Loan Co-design	N/A	New Zealand based borrowers, and overseas based borrowers that have recently returned to New Zealand.	N/A
2023	Student Loan Overseas Customer Journey	1,217 customers surveyed and 32	Borrowers currently overseas, borrowers planning to go overseas, and borrowers that have returned to New Zealand.	Australia, United Kingdom,

		customers interviewed		United States of America
2024	Student Loan Customer Research: Testing concepts with customers	24 in-depth interviews	Borrowers planning to go overseas, currently overseas, and recently returned to New Zealand.	Various countries, although primarily United Kingdom, Australia