



Student Loan

January to December 2022

The [Student Loan Scheme](#) helps students to pay for course fees (compulsory fees charged by education providers), course-related costs (e.g. books, computer, travel) and living costs.

For this report, a student is defined as a person who received at least one payment under this scheme from [StudyLink](#) in the calendar year, up to the end of the specified reporting month. The data in this report are cumulative calendar year-to-date figures. Amounts are rounded to the nearest dollar and all percentages are computed using randomly rounded numbers, and then rounded to one decimal point. Total percentages may not add up to exactly 100 percent because of rounding effects. In line with the Ministry of Social Development’s confidentiality policy, all information in this document has been randomly rounded to base three. The last three years of data and annual comparisons are presented in summary tables. Earlier figures are included in the downloadable Excel files.

1

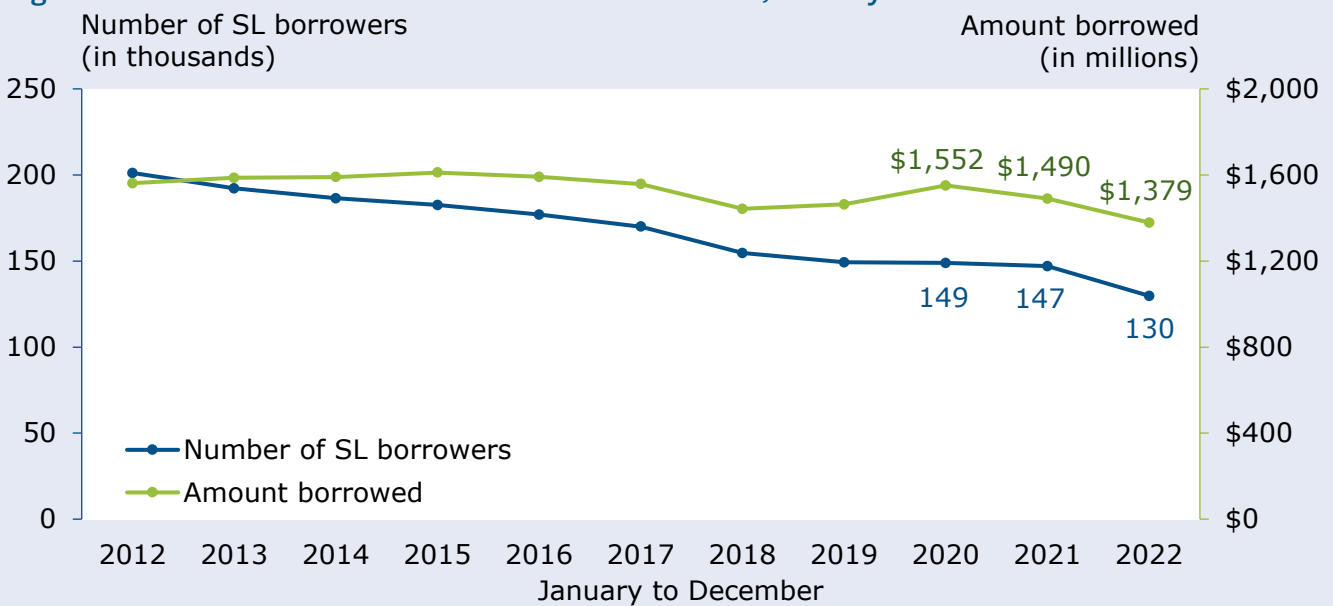
Number of borrowers and amount paid

Fewer students drew down a student loan in 2022 than in 2021.

In 2022, 129,711 students borrowed under the Student Loan (SL) Scheme. This was 17,283 fewer students (down 11.8 percent) when compared with 2021.

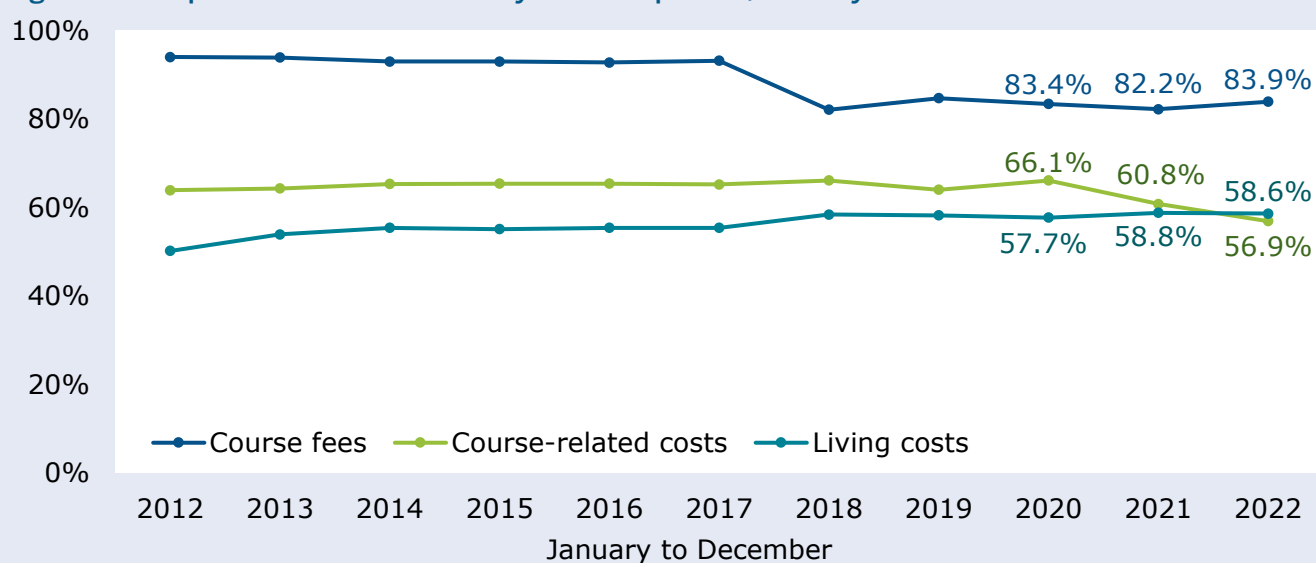
In 2022, the total amount borrowed for course fees, course-related costs, and living costs was \$1,378.9 million, a decrease of 7.5 percent from 2021.

Figure 1.1: Number of SL borrowers and amount borrowed, January to December 2012–2022



In 2022, 83.9 percent of students borrowed to pay for course fees.

Figure 1.2: Proportion of SL borrowers by loan component, January to December 2012–2022



Below is a summary table with year-on-year comparisons over the last three years.

Table 1.1: Number of SL borrowers, amount borrowed, and average amount borrowed, by loan component

| Loan component | January to December | | | Annual change | |
|---|------------------------|------------------------|------------------------|---------------|---------------|
| | 2020 | 2021 | 2022 | 2020–21 | 2021–22 |
| Course fees | 124,143 | 120,873 | 108,774 | -2.6% | -10.0% |
| Course-related costs | 98,460 | 89,358 | 73,749 | -9.2% | -17.5% |
| Living costs | 85,962 | 86,466 | 76,044 | 0.6% | -12.1% |
| Total number of Student Loan borrowers | 148,905 | 146,994 | 129,711 | -1.3% | -11.8% |
| Amount borrowed for course fees | \$870,618,548 | \$874,331,603 | \$802,501,741 | 0.4% | -8.2% |
| Amount borrowed for course-related costs | \$178,776,774 | \$87,935,086 | \$72,021,979 | -50.8% | -18.1% |
| Amount borrowed for living costs | \$502,229,689 | \$528,015,445 | \$504,397,394 | 5.1% | -4.5% |
| Total amount borrowed | \$1,551,625,010 | \$1,490,282,134 | \$1,378,921,114 | -4.0% | -7.5% |
| Average course fees | \$7,013 | \$7,233 | \$7,378 | 3.1% | 2.0% |
| Average course-related costs | \$1,816 | \$984 | \$977 | -45.8% | -0.7% |
| Average living costs | \$5,842 | \$6,107 | \$6,633 | 4.5% | 8.6% |

Note 1: Course-related costs entitlement was temporarily increased in 2020 as part of the COVID-19 tertiary support package.

Note 2: Administration charges/establishment fees, repayments and refunds are not included in the above summary table but are available in the downloadable Excel file.

2

Education providers

The number of SL borrowers decreased across all types of education providers.

In 2022, there were fewer SL borrowers enrolled across all types of education providers than in 2021.

In 2022, the number of students who drew down SL for study at Te Pūkenga only was 24,891. This was 7,137 fewer students (down 22.3 percent) when compared with 2021 (32,028).

There were 90,525 students who drew down a SL for study at University only. This was a decrease of 6,276 students (down 6.5 percent) when compared with 2021 (96,801).

Below is a summary table with year-on-year comparisons over the last three years.

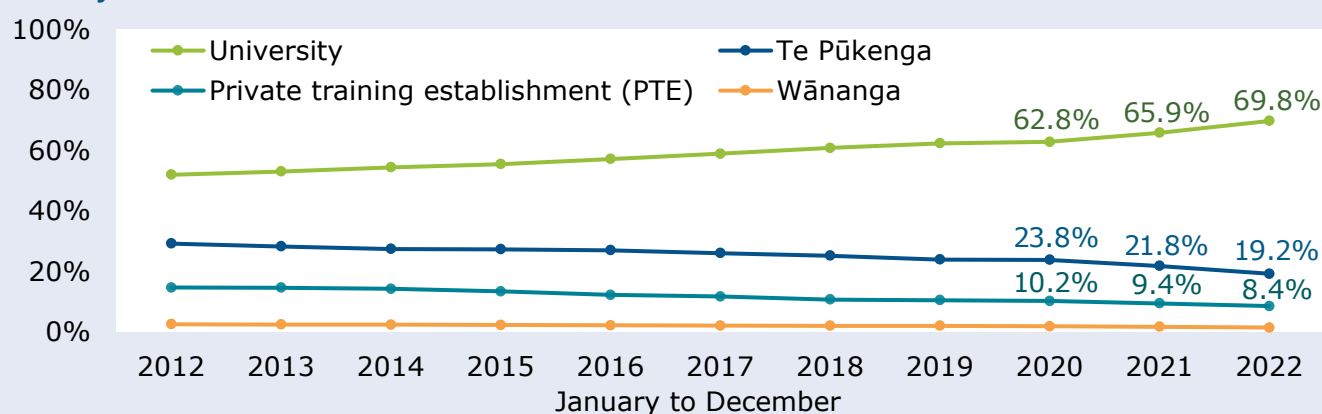
Table 2.1: Number of SL borrowers by type of education provider

| Type of provider | January to December | | | Annual change | |
|---|---------------------|----------------|----------------|---------------|---------------|
| | 2020 | 2021 | 2022 | 2020-21 | 2021-22 |
| University | 93,570 | 96,801 | 90,525 | 3.5% | -6.5% |
| Te Pūkenga | 35,412 | 32,028 | 24,891 | -9.6% | -22.3% |
| Private training establishment (PTE) | 15,177 | 13,755 | 10,956 | -9.4% | -20.3% |
| Wānanga | 2,673 | 2,406 | 1,794 | -10.0% | -25.4% |
| Multiple and other providers | 2,070 | 2,004 | 1,545 | -3.2% | -22.9% |
| Total number of Student Loan borrowers | 148,905 | 146,994 | 129,711 | -1.3% | -11.8% |

Note: "Multiple and Other providers" includes combinations of providers (e.g. University and Te Pūkenga, PTE and University) that some students attended during the specified reporting period.

Proportionately, students attending only University accounted for 69.8 percent of SL recipients, followed by students attending only Te Pūkenga at 19.2 percent.

Figure 2.1: Distribution of SL borrowers by type of education provider, January to December 2012-2022



Note: To avoid double counting, the figure above excludes a small number of students attending more than one provider type.



Table 2.2: Amount borrowed for course fees by type of education provider

| Type of provider | January to December | | | Annual change | |
|--|----------------------|----------------------|----------------------|---------------|--------------|
| | 2020 | 2021 | 2022 | 2020-21 | 2021-22 |
| University | \$614,112,283 | \$639,376,568 | \$606,582,313 | 4.1% | -5.1% |
| Te Pūkenga | \$148,964,973 | \$133,818,115 | \$111,825,615 | -10.2% | -16.4% |
| Private training establishment (PTE) | \$85,531,109 | \$80,179,867 | \$66,454,939 | -6.3% | -17.1% |
| Wānanga | \$5,412,225 | \$4,938,941 | \$4,478,959 | -8.7% | -9.3% |
| Multiple and other providers | \$16,597,958 | \$16,018,112 | \$13,159,915 | -3.5% | -17.8% |
| Total amount borrowed for course fees | \$870,618,548 | \$874,331,603 | \$802,501,741 | 0.4% | -8.2% |

Note: “Multiple and other providers” includes combinations of providers (e.g. University and Te Pūkenga, PTE and University) that some students attended during the specified reporting period.

3

Demographics of Student Loan borrowers

The following tables provide a summary profile of SL borrowers for each of the last three years, up to the month specified. As demographics may change during the year, the profile is as recorded at the end of the period. Detailed data series are available in the SL data file.

Table 3.1: SL borrowers by age group

| Age group | January to December | | | Annual change | |
|---|---------------------|----------------|----------------|---------------|---------------|
| | 2020 | 2021 | 2022 | 2020-21 | 2021-22 |
| 16-17 years | 411 | 315 | 222 | -23.4% | -29.5% |
| 18-24 years | 95,277 | 94,365 | 84,423 | -1.0% | -10.5% |
| 25-34 years | 33,024 | 33,126 | 28,758 | 0.3% | -13.2% |
| 35-44 years | 12,855 | 12,369 | 10,704 | -3.8% | -13.5% |
| 45-54 years | 6,033 | 5,643 | 4,554 | -6.5% | -19.3% |
| 55 years and older | 1,308 | 1,179 | 1,050 | -9.9% | -10.9% |
| Total number of Student Loan borrowers | 148,905 | 146,994 | 129,711 | -1.3% | -11.8% |

Note 1: Age is calculated as at the end of the period.

Note 2: A breakdown of “55 and older” is available in the SL data file.



Table 3.2: SL borrowers by gender

| Gender | January to December | | | Annual change | |
|---|---------------------|----------------|----------------|---------------|---------------|
| | 2020 | 2021 | 2022 | 2020-21 | 2021-22 |
| Female | 92,868 | 92,982 | 82,548 | 0.1% | -11.2% |
| Male | 55,686 | 53,307 | 46,200 | -4.3% | -13.3% |
| Gender Diverse | 354 | 705 | 966 | 99.2% | 37.0% |
| Total number of Student Loan borrowers | 148,905 | 146,994 | 129,711 | -1.3% | -11.8% |

Note: In December 2019, forms and online applications were updated to include Gender Diverse, which was not available previously. This gives an opportunity to present data that more closely represents our clients.

Table 3.3: SL borrowers by residential status

| Residential status | January to December | | | Annual change | |
|---|---------------------|----------------|----------------|---------------|---------------|
| | 2020 | 2021 | 2022 | 2020-21 | 2021-22 |
| Citizen by birth | 111,468 | 109,593 | 96,606 | -1.7% | -11.9% |
| Citizen | 22,596 | 22,830 | 20,352 | 1.0% | -10.9% |
| Permanent resident | 14,412 | 14,169 | 12,402 | -1.7% | -12.5% |
| Other | 432 | 408 | 348 | -5.6% | -14.7% |
| Total number of Student Loan borrowers | 148,905 | 146,994 | 129,711 | -1.3% | -11.8% |

Note: "Other" includes students who have refugee status, and those classified as protected person/s. Details of "Other" are included in the downloadable Excel file.

It is not mandatory for students to disclose their ethnicity and students may report more than one ethnicity.

The numbers presented in this table are total responses – students who reported more than one ethnic group were counted in each group they identified with. The total number of responses therefore does not add up to the total number of SL borrowers.

Table 3.4: SL responses by ethnic group

| Ethnic group (total response) | January to December | | | Annual change | |
|--|---------------------|----------------|----------------|---------------|---------------|
| | 2020 | 2021 | 2022 | 2020-21 | 2021-22 |
| European | 90,609 | 93,027 | 84,309 | 2.7% | -9.4% |
| Māori | 27,492 | 26,553 | 22,497 | -3.4% | -15.3% |
| Pacific Peoples | 15,024 | 14,928 | 12,897 | -0.6% | -13.6% |
| Asian | 23,334 | 24,030 | 22,512 | 3.0% | -6.3% |
| Middle Eastern/Latin American/African | 4,458 | 4,527 | 4,128 | 1.5% | -8.8% |
| Other | 726 | 690 | 546 | -5.0% | -20.9% |
| Total borrowers with recorded ethnicity | 139,380 | 140,670 | 125,739 | 0.9% | -10.6% |
| Not specified | 9,525 | 6,324 | 3,972 | -33.6% | -37.2% |
| Total number of Student Loan borrowers | 148,905 | 146,994 | 129,711 | -1.3% | -11.8% |

Note: A detailed breakdown of ethnic groups is included in the SL data file.