



Student Loan

January to September 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 a base of 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

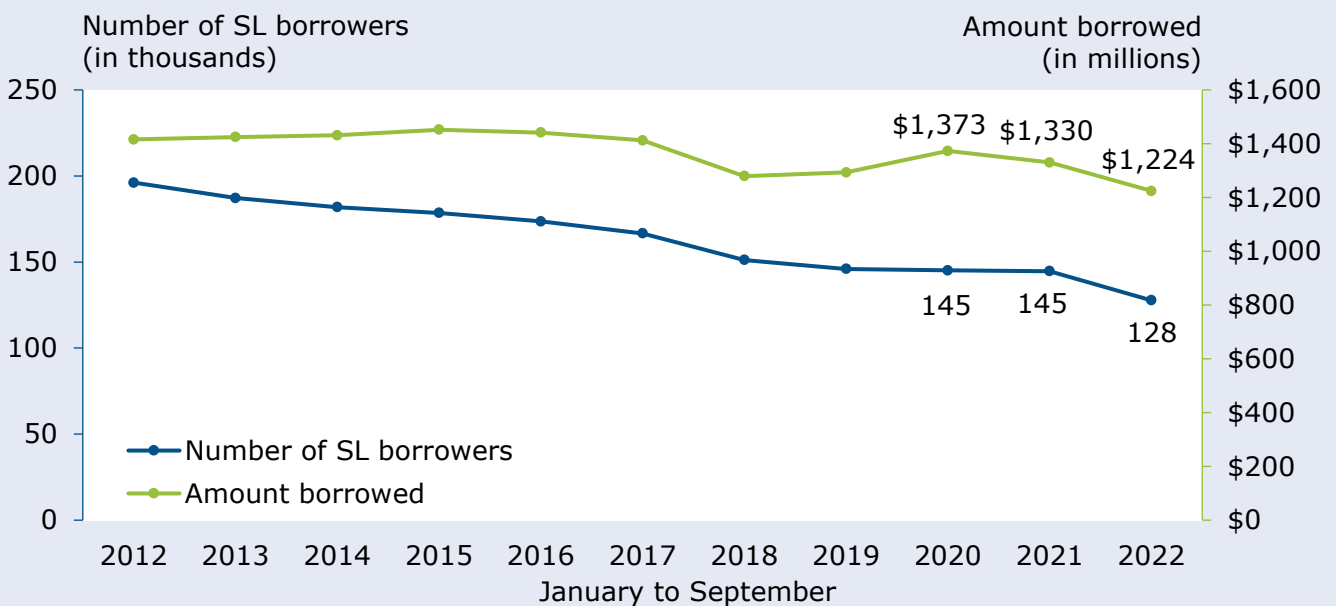
Number of borrowers and amount paid

Fewer students drew down a student loan between January and September 2022, when compared to the same period in 2021.

From January to September 2022, 127,713 students borrowed under the Student Loan (SL) Scheme. This was 16,992 fewer students (down 11.7 percent) when compared with the same period last year.

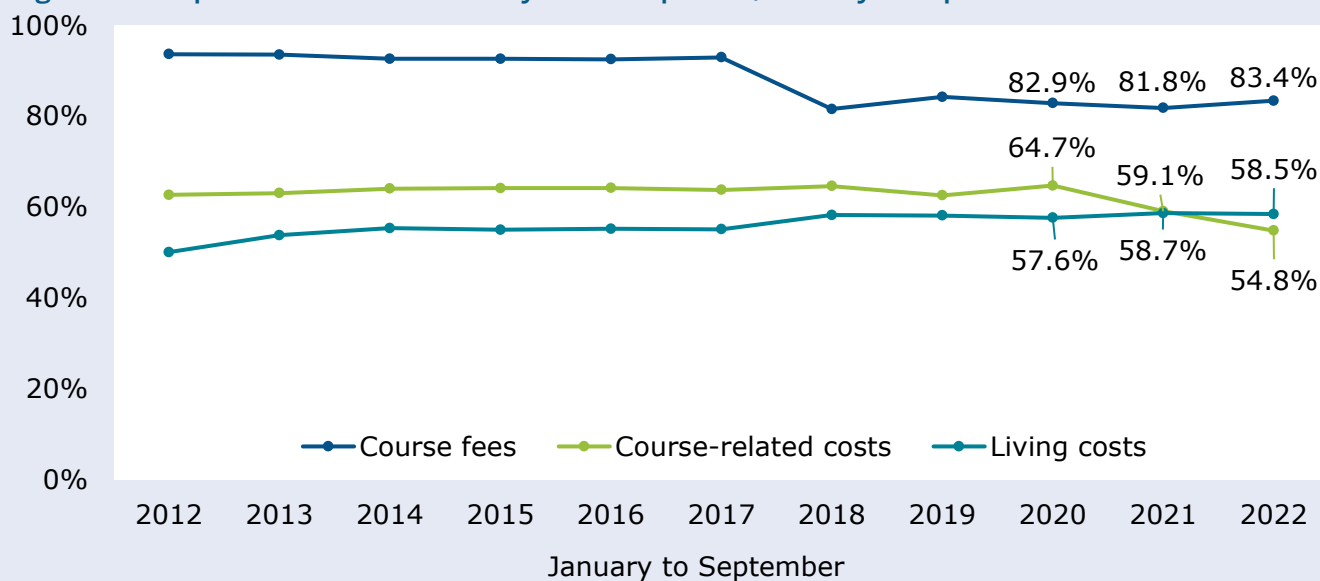
The total amount borrowed for course fees, course-related costs, and living costs was \$1,224.4 million, a decrease of 8.0 percent when compared with the same period last year.

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



From January to September 2022, 83.4 percent of students borrowed to pay for course fees.

Figure 1.2: Proportion of SL borrowers by loan component, January to September 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 September			Annual change	
	2020	2021	2022	2020–21	2021–22
Course fees	120,237	118,365	106,515	-1.6%	-10.0%
Course-related costs	93,918	85,506	69,990	-9.0%	-18.1%
Living costs	83,616	84,900	74,652	1.5%	-12.1%
Total number of Student Loan borrowers	145,092	144,705	127,713	-0.3%	-11.7%
Amount borrowed for course fees	\$810,425,775	\$826,937,283	\$759,252,253	2.0%	-8.2%
Amount borrowed for course related costs	\$163,989,118	\$81,837,907	\$66,415,275	-50.1%	-18.8%
Amount borrowed for living costs	\$398,320,452	\$421,559,774	\$398,706,232	5.8%	-5.4%
Total amount borrowed	\$1,372,735,345	\$1,330,334,965	\$1,224,373,760	-3.1%	-8.0%
Average course fees	\$6,740	\$6,986	\$7,128	3.6%	2.0%
Average course related costs	\$1,746	\$957	\$949	-45.2%	-0.8%
Average living costs	\$4,764	\$4,965	\$5,341	4.2%	7.6%

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 enrolled across all types of education providers decreased when compared to the same time last year.

There were fewer SL borrowers enrolled across all types of education providers between January and September 2022, when compared to the same period in 2021.

From January to September 2022, the number of students who drew down SL for study at only Te Pūkenga (New Zealand Institute of Skills and Technology, formerly Polytechnics and Institutes of Technology) was 24,291. This was 6,975 fewer students (down 22.3 percent) when compared to the same period in 2021 (31,266).

There were 89,859 students who drew down a SL for study at University only. This was a decrease of 6,282 students (down 6.5 percent) when compared with the same period last year (96,141).

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

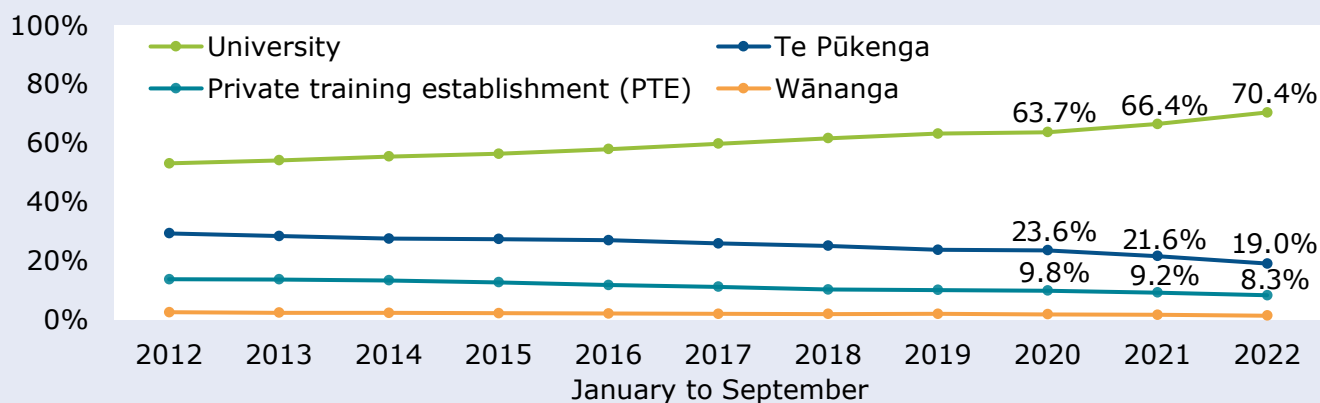
Table 2.1: Number of SL borrowers by type of education provider

Type of provider	January to September			Annual change	
	2020	2021	2022	2020-21	2021-22
University	92,412	96,141	89,859	4.0%	-6.5%
Te Pūkenga	34,188	31,266	24,291	-8.5%	-22.3%
Private training establishment (PTE)	14,274	13,299	10,563	-6.8%	-20.6%
Wānanga	2,601	2,358	1,746	-9.3%	-26.0%
Multiple and Other providers	1,611	1,644	1,251	2.0%	-23.9%
Total number of Student Loan borrowers	145,092	144,705	127,713	-0.3%	-11.7%

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.

Between January and September 2022, students attending only University accounted for 70.4 percent of SL recipients, followed by students attending only Te Pūkenga at 19.0 percent.

Figure 2.1: Distribution of SL borrowers by type of education provider, January to September 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 September			Annual change	
	2020	2021	2022	2020-21	2021-22
University	\$571,413,612	\$605,250,844	\$575,418,487	5.9%	-4.9%
Te Pūkenga	\$144,337,564	\$129,545,269	\$107,301,184	-10.2%	-17.2%
Private training establishment (PTE)	\$77,770,746	\$75,251,221	\$62,166,330	-3.2%	-17.4%
Wānanga	\$5,240,335	\$4,796,619	\$4,348,936	-8.5%	-9.3%
Multiple and Other providers	\$11,663,519	\$12,093,330	\$10,017,316	3.7%	-17.2%
Total amount borrowed for course fees	\$810,425,775	\$826,937,283	\$759,252,253	2.0%	-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 from January to September 2022, for the last three years. Detailed data series are available in the SL data files.

Table 3.1: SL borrowers by age group

Age group	January to September			Annual change	
	2020	2021	2022	2020-21	2021-22
16-17 years	558	471	315	-15.6%	-33.1%
18-24 years	94,938	94,800	84,900	-0.1%	-10.4%
25-34 years	30,732	31,233	27,057	1.6%	-13.4%
35-44 years	12,063	11,775	10,137	-2.4%	-13.9%
45-54 years	5,646	5,367	4,377	-4.9%	-18.4%
55 years and older	1,149	1,059	930	-7.8%	-12.2%
Total number of Student Loan borrowers	145,092	144,705	127,713	-0.3%	-11.7%

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 September			Annual change	
	2020	2021	2022	2020–21	2021–22
Female	90,507	91,560	81,324	1.2%	-11.2%
Male	54,306	52,515	45,474	-3.3%	-13.4%
Gender Diverse	279	633	918	126.9%	45.0%
Total number of Student Loan borrowers	145,092	144,705	127,713	-0.3%	-11.7%

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 September			Annual change	
	2020	2021	2022	2020–21	2021–22
Citizen by birth	108,663	107,934	95,148	-0.7%	-11.8%
Citizen	21,978	22,452	20,007	2.2%	-10.9%
Permanent resident	14,028	13,920	12,213	-0.8%	-12.3%
Other	423	402	345	-5.0%	-14.2%
Total number of Student Loan borrowers	145,092	144,705	127,713	-0.3%	-11.7%

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 September			Annual change	
	2020	2021	2022	2020–21	2021–22
European	88,164	91,527	83,019	3.8%	-9.3%
Māori	26,343	25,884	21,981	-1.7%	-15.1%
Pacific Peoples	14,454	14,589	12,630	0.9%	-13.4%
Asian	22,656	23,583	22,128	4.1%	-6.2%
Middle Eastern/Latin American/African	4,332	4,449	4,047	2.7%	-9.0%
Other	690	669	531	-3.0%	-20.6%
Total borrowers with recorded ethnicity	135,192	138,180	123,657	2.2%	-10.5%
Not specified	9,897	6,528	4,059	-34.0%	-37.8%
Total number of Student Loan borrowers	145,092	144,705	127,713	-0.3%	-11.7%

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