



27 SEP 2016

Dear

On 4 August 2016, you contacted the Ministry requesting, under the Official Information Act 1982, information relating to student loans. It was clarified with you in a phone conversation on 16 August 2016 that by current student loans, you meant loans for current study rather than all loans. Your request was for the following information:

- *Data on current student loans and the number of students indebted.*
- *Segmented by the following categories:*
  - *Level (1 to 10)*
  - *What institutions are being paid by these loans (with a particular interest in polytechnics)*
  - *What sectors the loans fund training in*
  - *What sectors people with large debts are working in (only the primary sectors) for.*

The part of your request pertaining to the number of students indebted and what sectors people with large debts are working in was transferred to the Chief Executive of the Inland Revenue Department on 4 August 2016, as this part of your request is more closely aligned with the functions of the Inland Revenue Department.

I have enclosed a table that shows the number of unique student loan borrowers with loans approved for current study as at 31 July 2016, broken down by the level of study and the education provider. Please note that a student may be undertaking more than one course but each student is only represented in the data once, at their highest level of study.

Where there are five or less students with student loans or study at a given level with a given education provider, the number is suppressed under section 9(2)(a) of the Official Information Act in order to protect the privacy of natural persons. In some cases secondary suppression has been applied, wherein the next lowest number in the row is also suppressed. If there are five or less students with student loans for current study at a given education provider, the total for that education provider has been suppressed. The need to protect the privacy of these individuals outweighs any public interest in this information.

A small number of students are undertaking study for 'non formal' qualifications. Non formal qualifications are defined as learning that does not contribute towards a qualification. Non formal qualifications consist of adult community education courses, courses taken for personal interest (Certificates of Personal Interest) and learning for which a certificate of attendance only is given. Further information relating to non formal qualifications is available here: [www.tec.govt.nz/Resource-Centre/Frequent-questions/Providers/What-are-non-formal-qualifications/](http://www.tec.govt.nz/Resource-Centre/Frequent-questions/Providers/What-are-non-formal-qualifications/)

The Ministry does not hold information on student loans broken down into what sector they fund training in. I have contacted the Ministry of Education and the Tertiary Education Commission however, they also do not hold this information.

As such, I am refusing this part of your request under section 18(g) of the Official Information Act as the information you have requested is not held by the Ministry and I have no grounds to believe that the information is held by another department or Minister of the Crown or organisation.

I am sorry I could not be more helpful in this instance. If you wish to discuss this response with us, please feel free to contact [OIA\\_Requests@msd.govt.nz](mailto:OIA_Requests@msd.govt.nz)

You have the right to seek an investigation and review by the Ombudsman of this response. Information about how to make a complaint is available at [www.ombudsman.parliament.nz](http://www.ombudsman.parliament.nz) or 0800 802 602.

Yours sincerely



Ruth Bound  
**Deputy Chief Executive, Service Delivery**

**Number of unique student loan borrowers with loans approved for current study as at 31 July 2016, broken down by the level of study and the education provider.**

<b>Provider</b>	<b>Non Formal</b>	<b>Level 1-3 Certificates</b>	<b>Level 4 Certificates</b>	<b>Level 5-7 Diplomas</b>	<b>Level 7 Bachelors</b>	<b>Level 8 Honours/Postgrad certificate/diploma</b>	<b>Level 9 Masters</b>	<b>Level 10 Doctorates</b>	<b>Total</b>
Eastern Institute of Technology	S	363	281	359	1,024	40	S	0	<b>2,076</b>
Manukau Institute of Technology	S	S	496	570	1,431	0	0	0	<b>2,709</b>
Unitec New Zealand	0	195	636	631	2,461	S	149	S	<b>4,122</b>
Ara Institute of Canterbury	0	373	441	840	2,054	0	0	0	<b>3,708</b>
Wellington Institute of Technology	0	450	279	478	600	S	S	0	<b>1,816</b>
Universal College of Learning	0	489	407	334	827	6	0	0	<b>2,063</b>
Nelson Marlborough Institute of Technology	0	S	228	260	440	S	0	0	<b>1,025</b>
Northland Polytechnic	0	249	248	254	394	0	0	0	<b>1,145</b>
Otago Polytechnic	0	267	609	557	1,574	43	26	0	<b>3,076</b>
Whitireia Community Polytechnic	0	149	289	184	881	21	6	0	<b>1,530</b>
Southern Institute of Technology	0	251	227	520	373	S	S	0	<b>1,378</b>
Western Institute of Technology Taranaki	0	279	71	124	144	0	0	0	<b>618</b>
Waikato Institute of Technology	0	186	600	533	1,735	24	7	0	<b>3,085</b>
Open Polytechnic	0	88	994	896	1,188	0	0	0	<b>3,166</b>
Tai Poutini Polytechnic	0	95	157	125	88	0	0	0	<b>465</b>
Wairariki Bay of Plenty Polytechnic	0	615	838	1,151	862	0	8	0	<b>3,474</b>
Lincoln University	0	63	13	163	993	53	67	11	<b>1,363</b>
Enterprisemit Ltd	0	S	0	0	0	0	0	0	<b>S</b>
Agriculture New Zealand	0	11	0	0	0	0	0	0	<b>11</b>
AMS Group Training	0	29	0	0	0	0	0	0	<b>29</b>
Fairview Educational Services Ltd	0	20	0	0	0	0	0	0	<b>20</b>
New Zealand School of Radio	0	8	0	0	0	0	0	0	<b>8</b>
Mr Barber Ltd	0	12	0	0	0	0	0	0	<b>12</b>
Future Skills Academy	0	12	35	6	0	0	0	0	<b>53</b>

Provider	Non Formal	Level 1-3 Certificates	Level 4 Certificates	Level 5-7 Diplomas	Level 7 Bachelors	Level 8 Honours/Postgrad certificate/diploma	Level 9 Masters	Level 10 Doctorates	Total
Samala Robinson Academy	0	67	0	0	0	0	0	0	67
National Trade Academy Ltd	0	S	0	0	0	0	0	0	S
Das Training Solutions Ltd	0	S	S	0	0	0	0	0	37
Quantum Education Group ES Ltd	0	33	25	0	0	0	0	0	58
Community Colleges New Zealand Ltd	0	6	0	0	0	0	0	0	6
The Professional Bar & Restaurant School	0	11	0	9	0	0	0	0	20
Corporate Academy Group	0	S	S	0	0	0	0	0	19
School of Business Ltd	0	9	0	0	0	0	0	0	9
North Shore Language School	0	S	S	0	0	0	0	0	S
New Zealand School of Education Ltd	0	40	0	72	0	0	0	0	112
Information Technology Training Institute	0	S	0	S	0	0	0	0	9
Education Action Ltd	0	S	0	0	0	0	0	0	S
Porse Education & Training (NZ) Ltd	0	24	0	0	0	0	0	0	24
Msl Training Ltd	0	19	0	0	0	0	0	0	19
New Zealand Welding School	0	63	29	0	0	0	0	0	92
The International Travel College of New Zealand	0	71	184	55	0	0	0	0	310
JTP Consultants Ltd T/A Te Kotahitanga T	0	S	0	0	0	0	0	0	S
Kyrewood Equestrian Centre	0	S	S	0	0	0	0	0	11
Success Maker Education Centre	0	28	7	0	0	0	0	0	35

Provider	Non Formal	Level 1-3 Certificates	Level 4 Certificates	Level 5-7 Diplomas	Level 7 Bachelors	Level 8 Honours/Postgrad certificate/diploma	Level 9 Masters	Level 10 Doctorates	Total
Taranaki Educare Training Trust	0	S	0	0	0	0	0	0	S
Cornerstone Education Ltd	0	30	25	6	0	0	0	0	61
Tauranga Hair Design Academy Ltd	0	14	23	0	0	0	0	0	37
The National College of Security Personnel	0	51	0	0	0	0	0	0	51
Land Based Training Ltd	0	35	0	0	0	0	0	0	35
Quantum Education Group Ltd	0	71	14	90	0	0	0	0	175
Vineyard College	0	S	S	0	0	0	0	0	28
Premier Hairdressing College	0	62	63	0	0	0	0	0	125
Solomon Group	0	S	0	0	0	0	0	0	S
NZ Institute of Sport	0	87	0	191	0	0	0	0	278
Taratahi Agricultural Training Centre	0	147	8	17	0	0	0	0	172
Air New Zealand Aviation Institute	0	S	0	S	0	0	0	0	27
The Hairdressing Academy	0	54	18	7	0	0	0	0	79
International College of Camille	0	11	S	S	0	0	0	0	21
Ashton Warner Nanny Academy	0	7	0	29	0	0	0	0	36
Waikato School of Hairdressing Ltd	0	34	18	0	0	0	0	0	52
The Hairdressing College	0	15	17	0	0	0	0	0	32
Te Wananga O Aotearoa	0	177	804	256	813	0	37	0	2,087
New Zealand School of Tourism Ltd	0	176	549	280	0	0	0	0	1,005
Crown Institute of Studies	0	12	26	19	0	0	0	0	57
New Zealand Management Academies Ltd	0	367	305	710	0	0	0	0	1,382

Provider	Non Formal	Level 1-3 Certificates	Level 4 Certificates	Level 5-7 Diplomas	Level 7 Bachelors	Level 8 Honours/Postgrad certificate/diploma	Level 9 Masters	Level 10 Doctorates	Total
Avonmore Tertiary Institute	0	9	11	143	0	0	0	0	163
Workforce Development Ltd	0	7	45	35	0	0	0	0	87
The College of Future Learning New Zealand	0	7	S	S	0	0	0	0	15
Quantum Education Group QT Ltd	0	34	25	6	0	0	0	0	65
Advance Training Centres Ltd	0	S	0	0	0	0	0	0	S
Atc New Zealand	0	28	0	152	20	0	0	0	200
Kiwa	0	S	S	0	0	0	0	0	19
The Cut Above Academy Ltd	0	107	94	43	0	0	0	0	244
Servilles Academy of Hairdressing	0	51	21	0	0	0	0	0	72
Quality Education Services Trust Ltd	0	S	0	0	0	0	0	0	S
Academy of Diving Trust	0	10	6	75	0	0	0	0	91
Anamata	0	S	0	19	S	0	0	0	41
Academy New Zealand - Group	0	15	0	39	0	0	0	0	54
English Teaching College	0	S	0	0	0	0	0	0	S
Ag Challenge Ltd	0	S	S	15	0	0	0	0	31
C Hayes Engineering Training Division	0	S	0	0	0	0	0	0	S
Skills Update Training Institute	0	9	0	0	0	0	0	0	9
Whitireia New Zealand Ltd	0	S	S	329	0	0	0	0	344
ILP Education & Training Ltd	0	S	S	0	0	0	0	0	16
Patrick's Hairdressing Training School	0	S	S	0	0	0	0	0	10
Te Kohanga Reo Trust - Wellington	0	9	7	9	0	0	0	0	25
Trade and Commerce Centre Ltd	0	S	0	0	0	0	0	0	S
Te Whare Wananga O Awanuiarangi	0	S	S	0	300	0	80	32	436

Provider	Non Formal	Level 1-3 Certificates	Level 4 Certificates	Level 5-7 Diplomas	Level 7 Bachelors	Level 8 Honours/Postgrad certificate/diploma	Level 9 Masters	Level 10 Doctorates	Total
Nelson Training Centre	0	S	0	0	0	0	0	0	<b>S</b>
Matapuna Training Centre	0	S	0	0	0	0	0	0	<b>S</b>
Palmerston North School of Design	0	S	S	0	0	0	0	0	<b>25</b>
G and H Training Ltd	0	S	S	0	0	0	0	0	<b>48</b>
Polyethnic Institute of Studies	0	S	0	0	0	0	0	0	<b>S</b>
Harrington/Vaughan Academy of Hairdressi	0	S	S	0	0	0	0	0	<b>18</b>
Target Education	0	S	0	S	0	0	0	0	<b>18</b>
Excel Ministries Schl of Performing Arts	0	64	19	0	0	0	0	0	<b>83</b>
Horowhenua Learning Centre	0	21	0	0	0	0	0	0	<b>21</b>
The Salvation Army Education & Employment	0	S	0	0	0	0	0	0	<b>S</b>
Turanga Ararau	0	10	0	0	0	0	0	0	<b>10</b>
Nelson Technical Institute Ltd	0	8	0	0	0	0	0	0	<b>8</b>
Gisborne Development Incorporated	0	S	0	0	0	0	0	0	<b>S</b>
Kershaw Training Enterprises	0	S	0	0	0	0	0	0	<b>S</b>
Regent Training Centre Ltd	0	S	0	0	0	0	0	0	<b>S</b>
Best Pacific Institute of Education Ltd	0	84	471	189	14	0	0	0	<b>758</b>
NZ School of Food & Wine	0	S	S	0	0	0	0	0	<b>15</b>
Training For You Ltd	0	9	6	0	0	0	0	0	<b>15</b>
People Potential Ltd	0	54	S	S	0	0	0	0	<b>74</b>
New Zealand Institute of Fashion Technology	0	55	55	17	0	0	0	0	<b>127</b>
University of Auckland	0	0	S	S	15,829	4,084	1,009	300	<b>21,397</b>
University of Waikato	0	0	19	80	5,581	715	439	77	<b>6,911</b>
Massey University	0	0	81	343	8,710	2,321	847	139	<b>12,441</b>

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Victoria University of Wellington	0	0	S	S	10,798	982	1,036	138	<b>13,010</b>
University of Canterbury	0	0	48	7	5,679	2,433	634	123	<b>8,924</b>
University of Otago	0	0	123	0	11,680	615	580	222	<b>13,220</b>
Auckland University of Technology	0	0	631	331	10,770	999	371	64	<b>13,166</b>
New Zealand College of Chinese Medicine	0	0	S	S	67	0	0	0	<b>86</b>
Sues Unlimited	0	0	7	0	0	0	0	0	<b>7</b>
North Shore International Academy	0	0	20	9	0	0	0	0	<b>29</b>
Youth Cultures & Community Trust T/A Praxis	0	0	23	23	0	0	0	0	<b>46</b>
Peter Minturn Goldsmith School Ltd	0	0	9	8	0	0	0	0	<b>17</b>
New Zealand Institute of Education 2007	0	0	S	S	0	0	0	0	<b>8</b>
Evolution School of Holistic Therapies	0	0	11	11	0	0	0	0	<b>22</b>
Naturopathic College of NZ Ltd	0	0	39	135	0	0	0	0	<b>174</b>
Elite International School of Beauty & S	0	0	97	159	0	0	0	0	<b>256</b>
Aromaflex Academy	0	0	26	9	0	0	0	0	<b>35</b>
Blueprint Centre For Learning	0	0	S	0	0	0	0	0	<b>S</b>
Waikato Institute of Education	0	0	11	0	0	0	0	0	<b>11</b>
Te Wananga Takiura O Nga Kura Kaupapa Ma	0	0	40	28	0	0	0	0	<b>68</b>
Netcor Campus (NZ Education & Tourism)	0	0	29	0	0	0	0	0	<b>29</b>
NZ School of Commercial Diver Training	0	0	S	0	0	0	0	0	<b>S</b>
Elim Leadership College	0	0	22	14	0	0	0	0	<b>36</b>
Whitecliffe College of Arts and Design	0	0	23	0	227	19	38	0	<b>307</b>



Provider	Non Formal	Level 1-3 Certificates	Level 4 Certificates	Level 5-7 Diplomas	Level 7 Bachelors	Level 8 Honours/Postgrad certificate/diploma	Level 9 Masters	Level 10 Doctorates	Total
Laidlaw College Incorporated	0	0	24	124	150	42	7	0	<b>347</b>
Faith Bible College	0	0	11	9	0	0	0	0	<b>20</b>
Edenz Colleges	0	0	9	37	0	0	0	0	<b>46</b>
Taruna College	0	0	8	0	0	0	0	0	<b>8</b>
National School of Aesthetics	0	0	S	S	0	0	0	0	<b>53</b>
NZ Institute of Electrolysis & Beauty Therapy	0	0	S	S	0	0	0	0	<b>17</b>
Hungry Creek Art and Crafts School	0	0	9	26	0	0	0	0	<b>35</b>
South Pacific College of Natural Medicine	0	0	9	0	84	0	0	0	<b>93</b>
Design and Arts College of New Zealand Ltd	0	0	29	34	0	0	0	0	<b>63</b>
Alpha Training and Development Centre	0	0	S	0	0	0	0	0	<b>S</b>
Auckland Hotel & Chefs Training School	0	0	31	7	0	0	0	0	<b>38</b>
Trade Education	0	0	8	0	0	0	0	0	<b>8</b>
The Learning Connexion Ltd	0	0	83	92	6	0	0	0	<b>181</b>
Acts Auckland City Training School	0	0	29	0	0	0	0	0	<b>29</b>
The New Zealand College of Massage	0	0	56	57	10	0	0	0	<b>123</b>
Hillary Outdoors Education Centres	0	0	10	7	0	0	0	0	<b>17</b>
North Shore Helicopter Training Ltd	0	0	0	S	0	0	0	0	<b>S</b>
Manaaki Ora Trust	0	0	0	S	0	0	0	0	<b>S</b>
Southern Wings	0	0	0	23	0	0	0	0	<b>23</b>
New Zealand Skydiving School Ltd	0	0	0	22	0	0	0	0	<b>22</b>
Waikato Aero Club Incorporated	0	0	0	13	0	0	0	0	<b>13</b>
ICL Business School	0	0	0	11	0	0	0	0	<b>11</b>

Provider	Non Formal	Level 1-3 Certificates	Level 4 Certificates	Level 5-7 Diplomas	Level 7 Bachelors	Level 8 Honours/Postgrad certificate/diploma	Level 9 Masters	Level 10 Doctorates	Total
Techtorium NZ Institute of Info Tech	0	0	0	145	0	0	0	0	145
New Zealand Career College (Inactive)	0	0	0	12	0	0	0	0	12
CTC Aviation Training (NZ) Ltd	0	0	0	20	0	0	0	0	20
Queenstown Resort College (QRC)	0	0	0	211	0	0	0	0	211
Wanaka Helicopters Ltd	0	0	0	10	0	0	0	0	10
Vet Nurse Plus Ltd	0	0	0	48	0	0	0	0	48
Air Hawkes Bay Ltd	0	0	0	22	0	0	0	0	22
Christchurch Helicopters	0	0	0	8	0	0	0	0	8
NZ International Commercial Pilot Academy	0	0	0	17	0	0	0	0	17
Sae Institute	0	0	0	82	35	0	0	0	117
Media Design School	0	0	0	69	414	0	0	0	483
Pathways College of Bible & Mission	0	0	0	15	0	0	0	0	15
Lotus Holistic Centre	0	0	0	S	0	0	0	0	S
Eastwest College of Intercultural Studies	0	0	0	S	0	0	0	0	S
Wellpark College of Natural Therapies	0	0	0	51	49	0	0	0	100
Royal Business College	0	0	0	S	0	0	0	0	S
Airways Training Centre	0	0	0	7	0	0	0	0	7
Pacific Intl Hotel Management School	0	0	0	55	15	0	0	0	70
College of Natural Health and Homeopathy	0	0	0	56	0	0	0	0	56
Catholic Institute of Aotearoa New Zealand	0	0	0	S	0	0	0	0	S
Te Kura Toi Whakaari O Aotearoa: New Zealand	0	0	0	10	90	0	0	0	100
NZ School of Dance	0	0	0	25	0	0	0	0	25

Provider	Non Formal	Level 1-3 Certificates	Level 4 Certificates	Level 5-7 Diplomas	Level 7 Bachelors	Level 8 Honours/Postgrad certificate/diploma	Level 9 Masters	Level 10 Doctorates	Total
Auckland Institute of Studies	0	0	0	8	12	0	11	0	<b>31</b>
IPU New Zealand	0	0	0	S	S	0	0	0	<b>30</b>
Alphacrucis International College	0	0	0	25	10	0	0	0	<b>35</b>
International Aviation Academy of NZ Ltd	0	0	0	32	0	0	0	0	<b>32</b>
Nelson Aviation College Ltd	0	0	0	30	0	0	0	0	<b>30</b>
New Zealand Tertiary College	0	0	0	120	472	37	11	0	<b>640</b>
Ardmore Flying School Ltd	0	0	0	S	S	0	0	0	<b>35</b>
South Seas Film and Television School	0	0	0	150	0	0	0	0	<b>150</b>
Bethlehem Tertiary Institute	0	0	0	25	247	S	S	0	<b>280</b>
NZ Training Centre	0	0	0	13	0	0	0	0	<b>13</b>
Carey Baptist College	0	0	0	20	59	S	S	0	<b>91</b>
Te Wananga O Raukawa	0	0	0	160	208	14	18	0	<b>400</b>
Animation College of New Zealand Ltd	0	0	0	207	79	0	0	0	<b>286</b>
Child Matters	0	0	0	S	0	0	0	0	<b>S</b>
Maata Waka Enterprises	0	0	0	19	0	0	0	0	<b>19</b>
Te Kura Motuhake O Te Ataarangi	0	0	0	S	0	0	0	0	<b>S</b>
Te Wananga Whare Tapere O Takitimu	0	0	0	S	0	0	0	0	<b>S</b>
College of Law New Zealand Ltd	0	0	0	0	100	0	0	0	<b>100</b>
NZ Graduate School of Education	0	0	0	0	67	0	0	0	<b>67</b>
New Zealand College of Chiropractic	0	0	0	0	180	0	0	0	<b>180</b>
Good Shepherd College - Te Heparā Pai	0	0	0	0	6	0	0	0	<b>6</b>
Institute of Professional Legal Studies	0	0	0	0	74	0	0	0	<b>74</b>

<b>Provider</b>	<b>Non Formal</b>	<b>Level 1-3 Certificates</b>	<b>Level 4 Certificates</b>	<b>Level 5-7 Diplomas</b>	<b>Level 7 Bachelors</b>	<b>Level 8 Honours/Postgrad certificate/diploma</b>	<b>Level 9 Masters</b>	<b>Level 10 Doctorates</b>	<b>Total</b>
Te Rito Maioha Early Childhood New Zealand	0	0	0	0	545	22	0	0	<b>567</b>
NZ School of Acupuncture & TCM	0	0	0	0	5	0	5	0	<b>68</b>
<b>Total</b>	<b>5</b>	<b>7,029</b>	<b>11,675</b>	<b>14,307</b>	<b>90,612</b>	<b>12,533</b>	<b>5,416</b>	<b>1,107</b>	<b>142,683</b>