



Student Loan

January to June 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 the nearest one decimal point. Total percentages may not add up to exactly 100 percent because of rounding effects. The last three years of data and annual comparisons are presented in summary tables. Earlier figures are included in the downloadable Excel files.

1

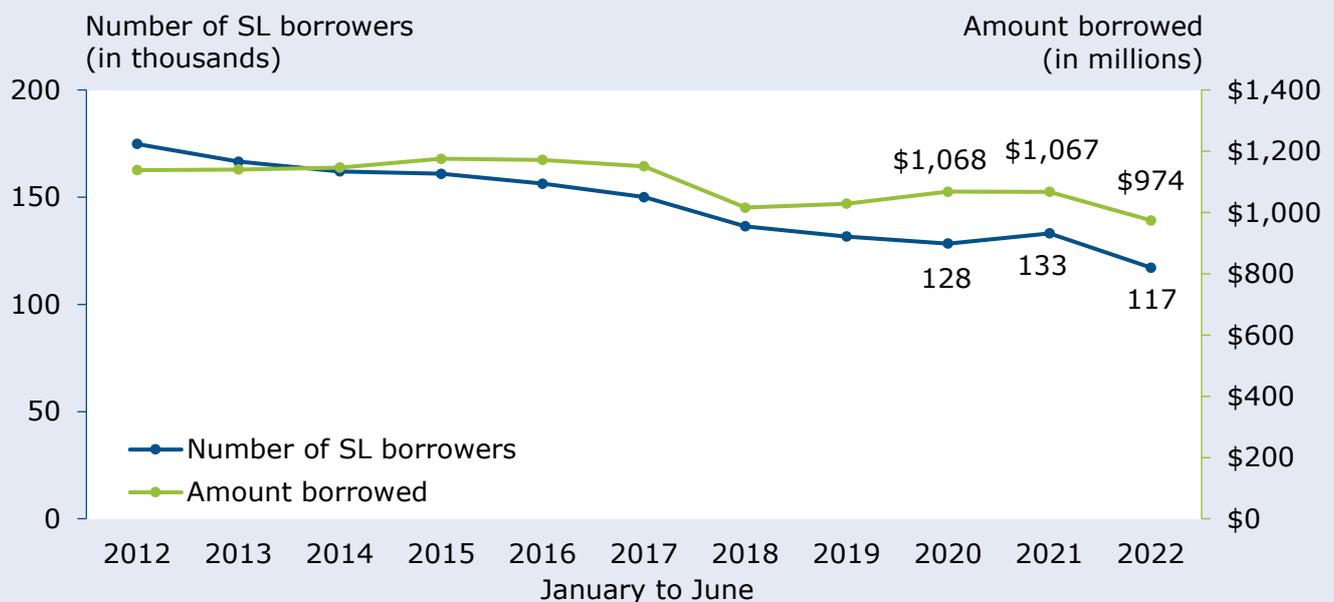
Number of borrowers and amount paid

The number of students who drew down a Student Loan decreased.

From January to June 2022, 117,099 students borrowed under the Student Loan (SL) Scheme. This was 16,002 fewer students (down 12.0 percent) when compared with the same period last year.

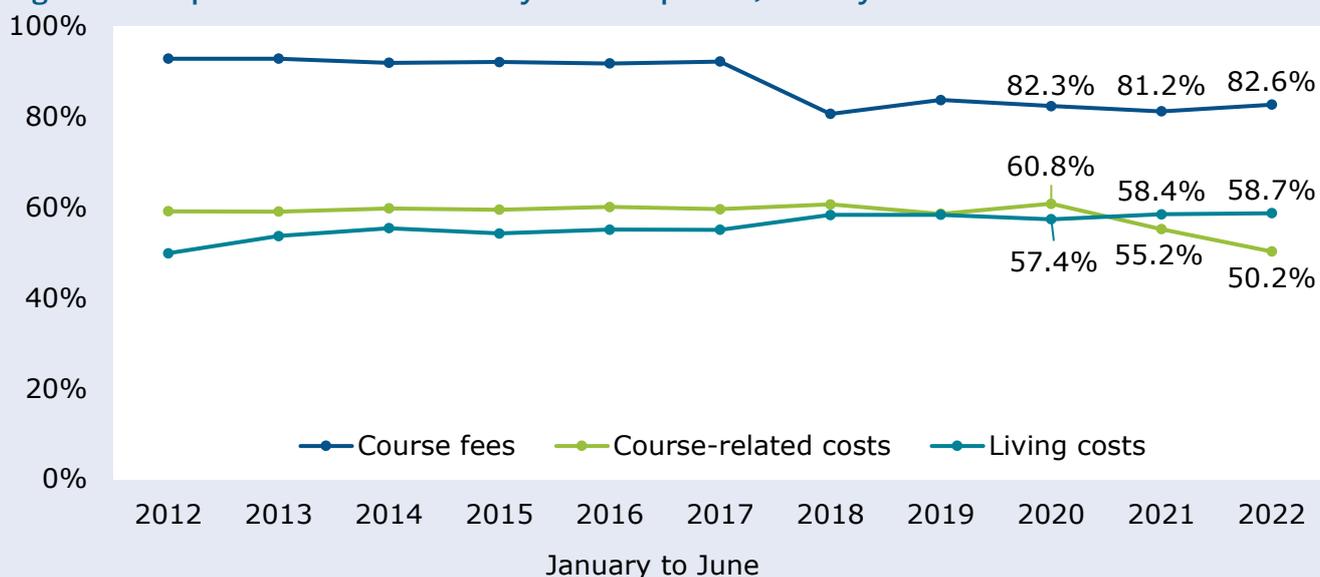
The total amount borrowed for course fees, course-related costs, and living costs was \$974,119,225, a decrease of 8.7 percent when compared with the same period last year.

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



From January to June 2022, 82.6 percent of students borrowed to pay for course fees.

Figure 1.2: Proportion of SL borrowers by loan component, January to June 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 June			Annual change	
	2020	2021	2022	2020–21	2021–22
Course fees	105,684	108,030	96,771	2.2%	-10.4%
Course-related costs	77,997	73,410	58,800	-5.9%	-19.9%
Living costs	73,629	77,781	68,730	5.6%	-11.6%
Total number of Student Loan borrowers	128,349	133,101	117,099	3.7%	-12.0%
Amount borrowed for course fees	\$709,718,222	\$747,552,027	\$681,877,969	5.3%	-8.8%
Amount borrowed for course related costs	\$124,464,060	\$68,115,497	\$54,014,614	-45.3%	-20.7%
Amount borrowed for living costs	\$233,585,722	\$251,340,069	\$238,226,642	7.6%	-5.2%
Total amount borrowed	\$1,067,768,004	\$1,067,007,593	\$974,119,225	-0.1%	-8.7%
Average course fees	\$6,716	\$6,920	\$7,046	3.0%	1.8%
Average course related costs	\$1,596	\$928	\$919	-41.9%	-1.0%
Average living costs	\$3,172	\$3,231	\$3,466	1.9%	7.3%

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

The decrease across all types of education providers was mainly driven by fewer Student Loan (SL) borrowers enrolled in University and Te Pūkenga (New Zealand Institute of Skills and Technology, formerly Polytechnics and Institutes of Technology).

From January to June 2022, 85,170 students drew down a SL for study at University. This was a decrease of 7.4 percent when compared with the same period in 2021.

The number of students who drew down a SL for study at only Te Pūkenga decreased by 5,853 (down 21.8 percent) when compared to the same period last year.

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

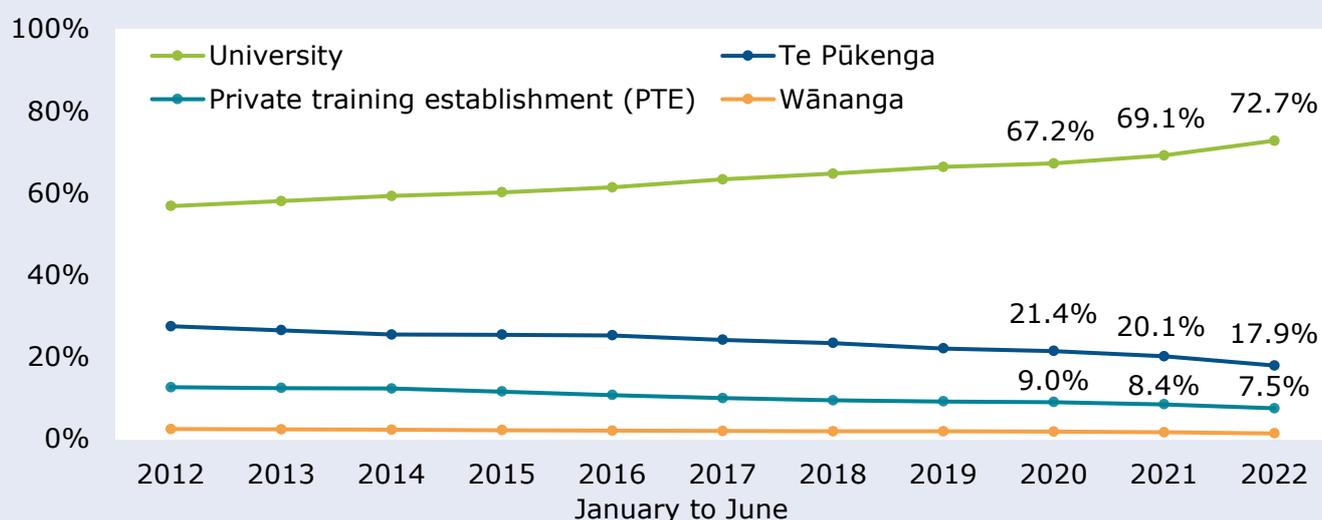
Table 2.1: Number of SL borrowers by type of education provider

Type of provider	January to June			Annual change	
	2020	2021	2022	2020–21	2021–22
University	86,241	92,019	85,170	6.7%	-7.4%
Te Pūkenga	27,519	26,799	20,946	-2.6%	-21.8%
Private training establishment (PTE)	11,496	11,205	8,739	-2.5%	-22.0%
Wānanga	2,286	2,133	1,554	-6.7%	-27.1%
Multiple and Other providers	810	945	687	16.7%	-27.3%
Total number of Student Loan borrowers	128,349	133,101	117,099	3.7%	-12.0%

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 72.7 percent of SL recipients, followed by students attending only Te Pūkenga at 17.9 percent.

Figure 2.1: Distribution of SL borrowers by type of education provider, January to June 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 June			Annual change	
	2020	2021	2022	2020–21	2021–22
University	\$520,438,030	\$564,171,916	\$529,831,785	8.4%	-6.1%
Te Pūkenga	\$119,330,663	\$111,492,670	\$93,679,384	-6.6%	-16.0%
Private training establishment (PTE)	\$59,582,811	\$61,016,428	\$49,338,367	2.4%	-19.1%
Wānanga	\$4,793,962	\$4,446,946	\$3,967,165	-7.2%	-10.8%
Multiple and Other providers	\$5,572,757	\$6,424,067	\$5,061,268	15.3%	-21.2%
Total amount borrowed for course fees	\$709,718,223	\$747,552,027	\$681,877,969	5.3%	-8.8%

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.

3

Demographics of Student Loan borrowers

The following tables provide a summary profile of Student Loan (SL) borrowers from January to June 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 June			Annual change	
	2020	2021	2022	2020–21	2021–22
16–17 years	543	525	354	-3.3%	-32.6%
18–24 years	88,209	90,624	81,096	2.7%	-10.5%
25–34 years	24,411	26,436	22,692	8.3%	-14.2%
35–44 years	9,663	10,074	8,520	4.3%	-15.4%
45–54 years	4,623	4,575	3,681	-1.0%	-19.5%
55 years and older	903	870	756	-3.7%	-13.1%
Total number of Student borrowers	128,349	133,101	117,099	3.7%	-12.0%

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

Note 2: A breakdown of "55 and older" is available in the downloadable Excel file.



Table 3.2: SL borrowers by gender

Gender	January to June			Annual change	
	2020	2021	2022	2020–21	2021–22
Female	79,932	84,126	74,450	5.2%	-11.5%
Male	48,236	48,441	41,848	0.4%	-13.6%
Gender Diverse	180	534	799	196.7%	49.6%
Total number of Student Loan borrowers	128,349	133,101	117,099	3.7%	-12.0%

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 June			Annual change	
	2020	2021	2022	2020–21	2021–22
Citizen by birth	96,054	99,426	87,414	3.5%	-12.1%
Citizen	19,725	20,784	18,438	5.4%	-11.3%
Permanent resident	12,213	12,540	10,947	2.7%	-12.7%
Other	354	354	294	0.0%	-16.9%
Total number of Student Loan borrowers	128,349	133,101	117,099	3.7%	-12.0%

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 table 3.4 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 Student Loan borrowers.

Table 3.4: Number of responses by ethnic group

Ethnic group (Total response)	January to June			Annual change	
	2020	2021	2022	2020–21	2021–22
European	79,071	84,828	76,707	7.3%	-9.6%
Māori	22,059	22,947	19,548	4.0%	-14.8%
Pacific Peoples	12,213	12,969	11,121	6.2%	-14.2%
Asian	20,592	21,819	20,358	6.0%	-6.7%
Middle Eastern/Latin American/African	3,813	4,011	3,660	5.2%	-8.8%
Other	612	606	477	-1.0%	-21.3%
Total borrowers with recorded ethnicity	119,556	126,693	113,133	6.0%	-10.7%
Not specified	8,790	6,408	3,966	-27.1%	-38.1%
Total number of Student Loan borrowers	128,349	133,101	117,099	3.7%	-12.0%