



20 February 2025

James Webb
fyi-request-29988-10729e2e@requests.fyi.org.nz

Dear James Webb

Thank you for your request made under the Official Information Act 1982 (OIA), received on 7 February 2025. You requested the following:

- 1. What was the average amount of time it took for student to pay off their loan in 2005, 2010, 2015, 2020 and 2024?*
- 2. How many borrowers paid back their loans in the above years compared to the active number of borrowers at the time?*
- 3. Please provide the average time it took in the above years to pay back loans for each tertiary institution type eg. university, polytechnic, private, two different types.*
- 4. If possible, please provide the average time taken by qualification level eg. certificate, diploma, Bachelor's, etc.*
- 5. What is the the average time for students to pay off their loan when they have not borrowed any student living costs compared to any student living costs borrowed?*
- 6. What is the average student living cost borrowed by students in the above years?*
- 7. What was the average tuition cost in the above years?*
- 8. What was the average amount collected from wages in the above years? Please note where any policy changes were made that would affect these numbers eg. Interest free loans, threshold changes.*

The information you requested for questions 4, 6 and 7 is not held by Inland Revenue but is believed to be held by The Ministry of Education (MoE). Accordingly, under section 14(b)(ii) of the OIA, I am transferring part of your request to MoE.

MoE have 20 working days from receipt of this transfer to make a decision on your request.

The other parts of your request have not been transferred, and we will respond by 7 March 2025.

Yours sincerely

A handwritten signature in black ink, appearing to read 'T. Allen', with a stylized, cursive script.

Thomas Allen

Domain Lead, Governance & Ministerial Services