

# Student Loans and Allowances: 2010

Embargoed until 10:45am – 02 December 2011

## Key facts

In 2010:

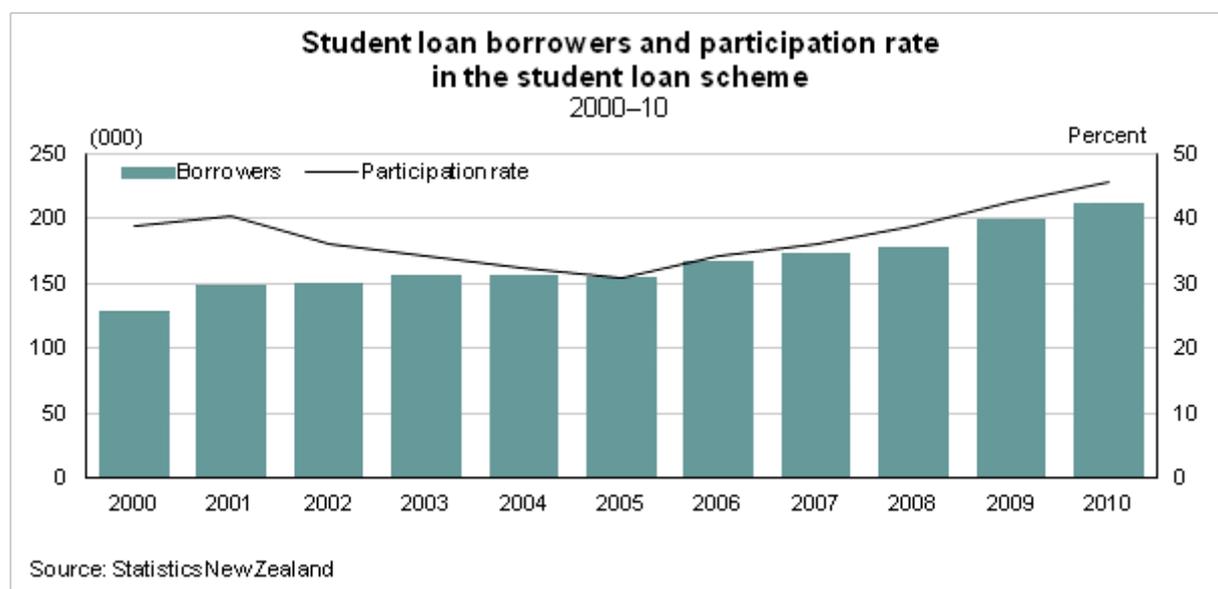
- 212,469 students borrowed from the student loan scheme, an increase of 13,746 students (6.9 percent) compared with 2009.
- Students borrowed an average of \$7,300 in the year, \$310 more (4.4 percent) than in 2009. This was the highest increase in amount borrowed since the student loan scheme began and was driven by an increase in the amount borrowed for course fees (up 6.5 percent to \$5,080).
- 93,942 students received a student allowance, an increase of 13,236 students (16.4 percent) compared with 2009.

Of students who left study in 2009:

- Bachelor graduates had an average leaving debt of \$25,750, up 3.3 percent compared with bachelor graduates who left in 2008.
- The average income received by borrowers and allowance recipients one year post-study was \$29,900, a decrease of 4.5 percent on the income received a year after leaving study in 2008.
- The decrease in first-year income was particularly evident for those aged 20–24 years, which decreased 7.0 percent compared with first-year income of students aged 20–24 years who left in 2008.

Of student loan borrowers and allowance recipients who left study in 2005:

- Graduates aged 20–24 years earned an average 27.7 percent more in 2010 than students who left without completing their qualification (\$45,240 compared with \$35,430, respectively).



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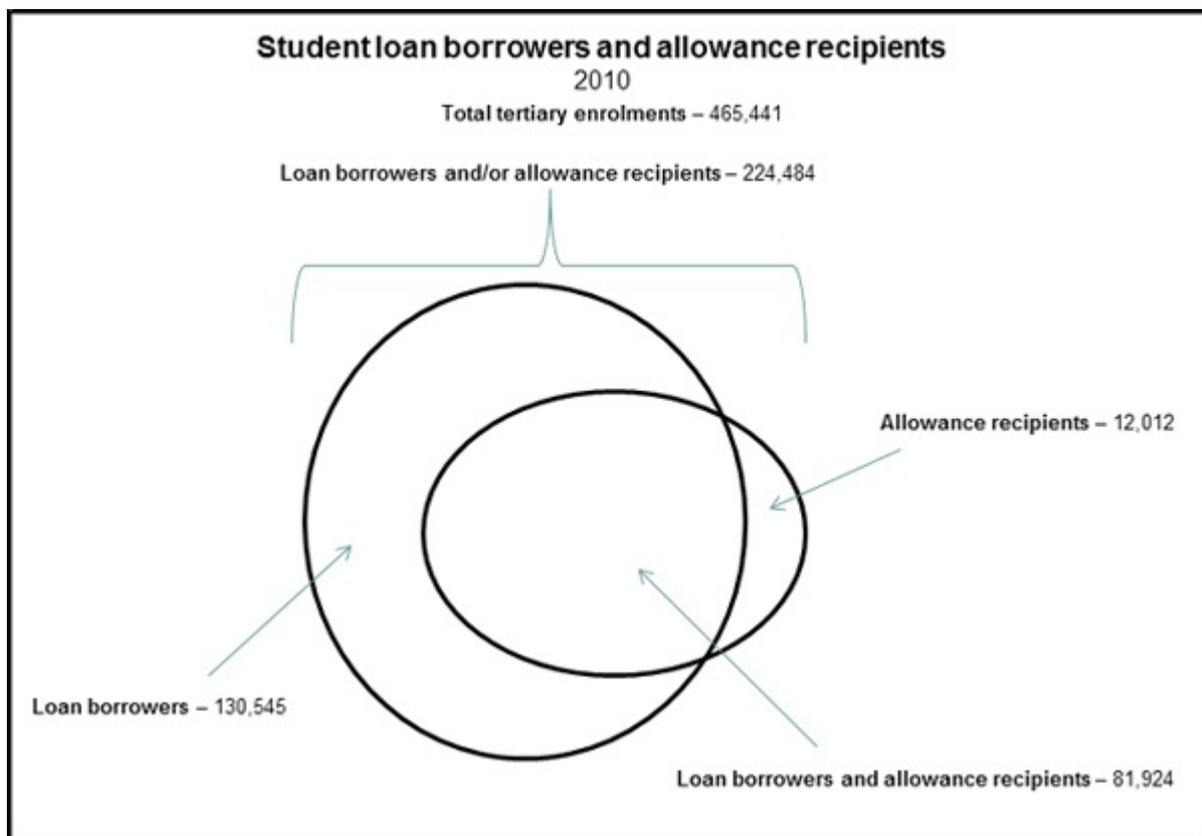
## Commentary

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## Overview

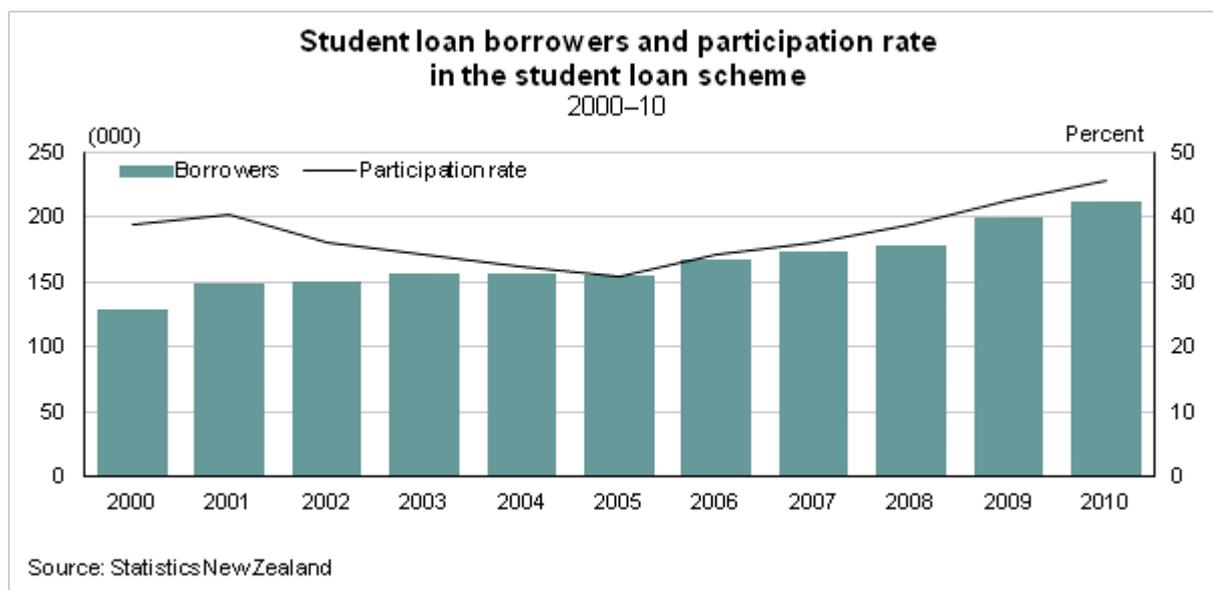
*Student Loans and Allowances: 2010* looks at students who have made use of the Student Loan Scheme and Student Allowances, two forms of financial support available to eligible students participating in provider-based tertiary education. See [Definitions](#) section for more details.

The number of students that enrolled, borrowed a student loan, and received an allowance in 2010 can be seen in the diagram below.



## More student loan borrowers, but enrolments slightly down

The number of students who borrowed in a year through the student loan scheme increased by 6.9 percent in 2010 (up 13,746 on 2009), to reach 212,469 borrowers. This was the highest number of borrowers since the student loan scheme began and continues the upward trend which began in 2006.



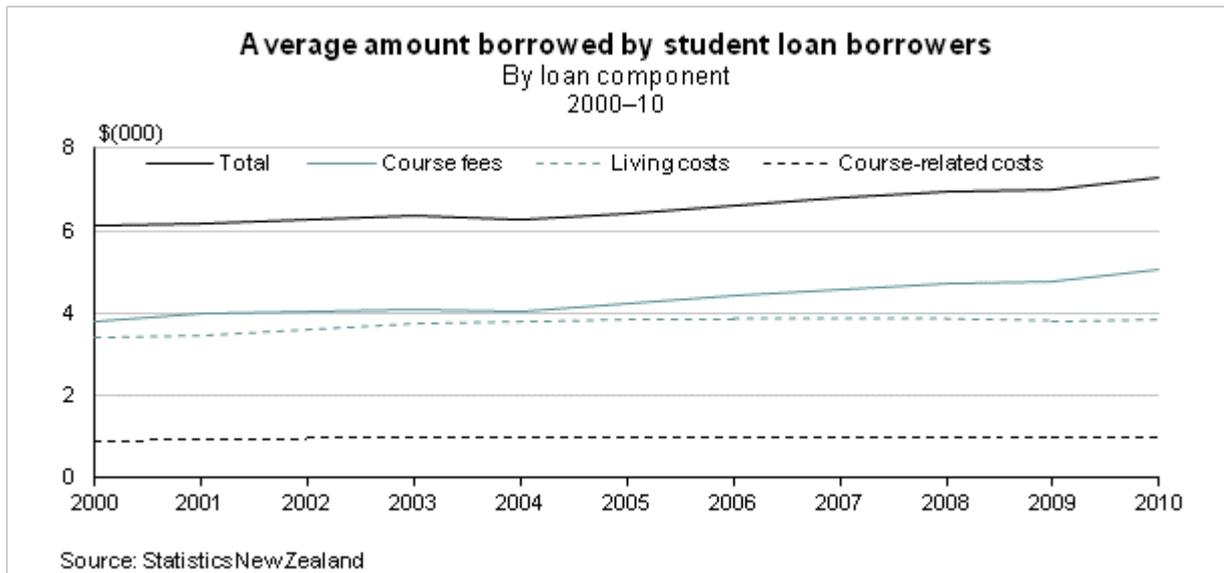
The total number of tertiary enrolments was 465,441 in 2010, a decrease of 0.6 percent from 2009 (down 2,685). This comes after enrolments were up in 2009 and down the previous three years.

The proportion of tertiary students participating in the student loan scheme in 2010 was 45.6 percent, up from 42.5 percent last year. This reflects the ongoing impact of the interest-free loans policy introduced in 2006. Not all students are eligible to borrow; the Ministry of Education estimates that 74 percent of those eligible to borrow in 2010 did so, up from 71 percent in 2009.

Just under two-thirds of all borrowers in 2010 were aged 24 years and under. Young students had the highest rates of borrowing of all age groups in 2010, with 63.6 percent (52,530) of enrolled students aged 20 years or less and 59.8 percent (80,232) of enrolled students aged 20–24 years accessing the student loan scheme.

### **Amount borrowed**

The average amount borrowed by a student in 2010 was \$7,300, up 4.4 percent on 2009 (up \$310). This is the highest average amount borrowed on record and also the greatest annual percentage increase since the student loan scheme began. This was driven by an increase in the amount borrowed for course fees. On average, students borrowed \$5,080 for course fees in 2010, an increase of 6.5 percent on 2009 (up \$310). The average amount borrowed for both living and course-related costs remained relatively similar to those of 2009.

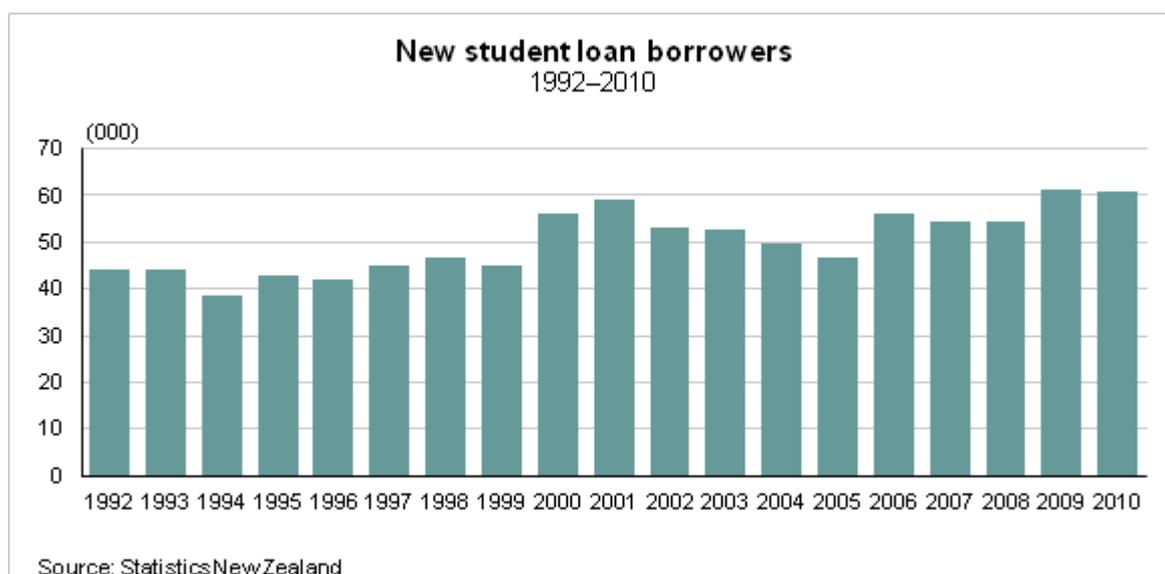


University students had the greatest increase in borrowing for course fees, with the average amount borrowed increasing 8.7 percent to \$5,380 compared with 2009 (up \$430). Private training establishment students also had a significant increase in borrowing for course fees, up 4.0 percent to \$5,780 on 2009 (up \$220).

Of the different qualification levels, honours and masters students borrowed the most for course fees in 2010 and also had the greatest increases from 2009. Honours students borrowed an average of \$5,750 for course fees, up 9.5 percent on 2009 (up \$500), while masters students borrowed \$6,230 for course fees, up 11.1 percent on 2009 (up \$620).

### **New borrowers**

There were 60,846 students borrowing for the first time in 2010, down slightly (decrease of 0.7 percent) compared with new borrowers in 2009. There has been the greatest number of new borrowers using the student loan scheme in 2009 and 2010 since the scheme began in 1992. This coincides with the period of recession in the New Zealand economy that started in 2008. Notable increases in the number of borrowers also occurred in 2000 and in 2006 (as shown in graph below), with the introduction in 2000 of the policy of interest-free loans while studying, and in 2006 the policy of interest-free loans for borrowers living in New Zealand.



The only age group that had significantly more new borrowers in 2010 compared with 2009 was students aged 20–24 years, where there was a 3.5 percent increase in new borrowers (10,770 up from 10,404). There was a 2.1 percent decrease in new borrowers aged less than 20 years (33,213 down from 33,927); however this age group still made up the majority of new borrowers (54.6 percent).

## Number of student allowance recipients up, as was the amount they received

The number of students receiving a student allowance (a weekly payment to help with living expenses that does not have to be paid back) increased by 16.4 percent in 2010 (up 13,236 on 2009), to reach 93,942 allowance recipients.

Young students made up a majority of the student allowance recipients, with 26.0 percent of recipients aged less than 20 years and 38.2 percent aged 20–24 years. Students aged 20–24 years had the greatest increase in number of allowance recipients of all age groups in 2010, increasing by 20.8 percent from 2009 (35,859 up from 29,682).

Students who received an allowance in 2010 received an average of \$6,650, up 1.4 percent on 2009 (up \$90).

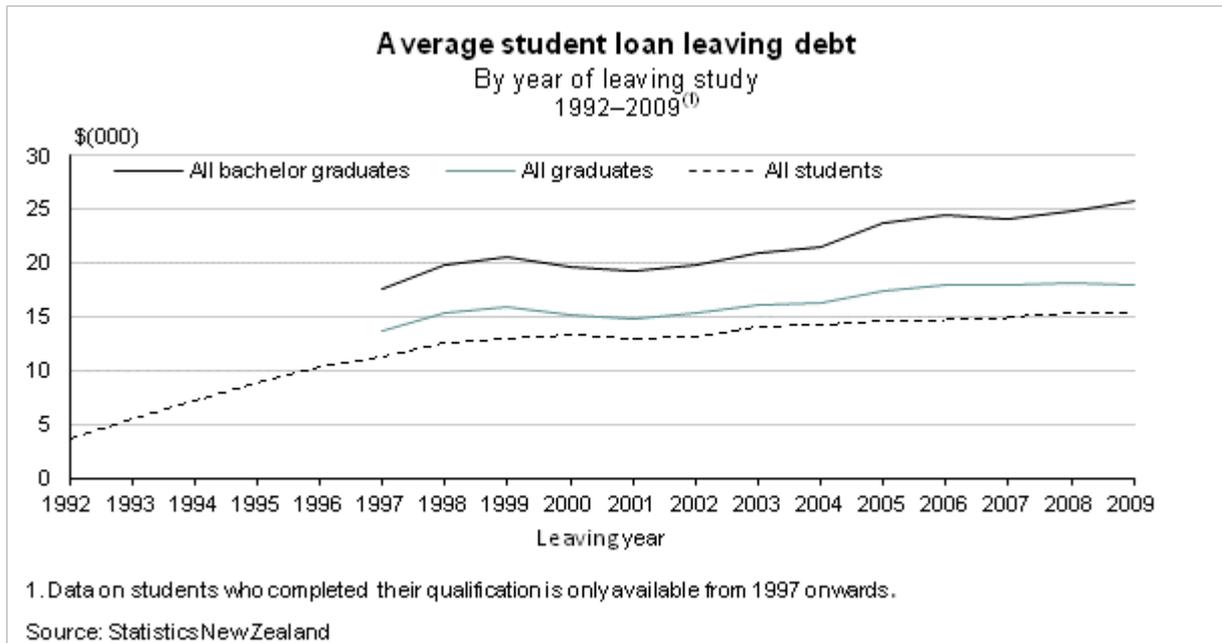
The increase in allowance recipients is likely to be a reflection of the increased parental income threshold in recent years. In addition, some families had reduced income during the recession, which has led to more students being eligible for allowance funding. The increase in the average student allowance received is likely to reflect the increase in the cap amount a student can receive.

## Leaving debt of students who left in 2009 remains steady

Students who left study in 2009 (regardless of whether they completed their qualification or not) had an average student loan debt of \$15,340. This is similar to the debt of students who left in 2008.

Of students who left in 2009, graduates (those who completed the qualification they were studying in 2009) had an average leaving debt of \$18,080 (down 0.6 percent compared with

2008 graduates). Students who left without completing their qualification left with an average debt of \$13,250 (up 0.6 percent compared with those who left without completing their qualification in 2008). Graduates who left study in 2009 with a level 7 bachelor's qualification had an average leaving debt of \$25,750, which was 3.3 percent more than level 7 bachelor's graduates who left study in 2008 and higher than the debt for any other level of study.



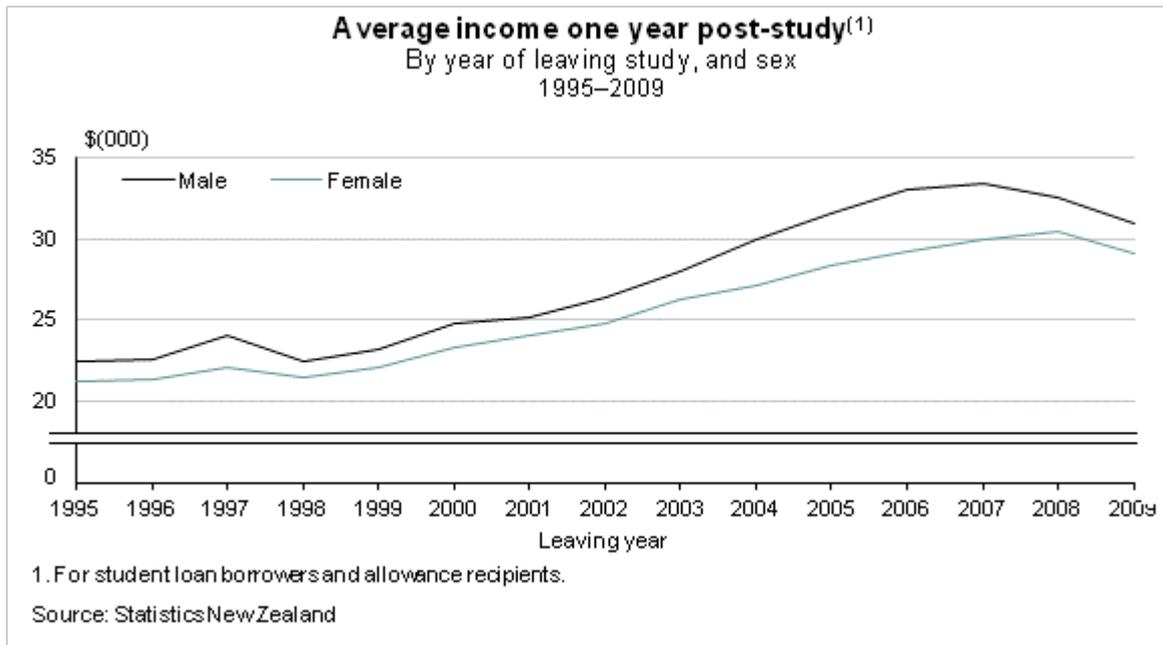
## Income for study leavers continues to fall

### Income one year post-study

The average income one year after leaving study for students who left in 2009 was down 4.5 percent compared with those who left in 2008 (\$31,300 down to \$29,900). This is the third successive year that average income has decreased for students entering the workforce and reflects the impact of the recession on earnings in the labour market (note that some income returns are yet to be filed with Inland Revenue therefore average income will be revised in future releases).

The drop in income was particularly evident for students aged 20–24 years. The average income one year after leaving study in 2009 was down 7.0 percent for this group compared with that received by students of the same age who left in 2008 (\$28,320 for 2009 leavers down from \$30,440 for 2008 leavers).

For students who left in 2009, income one year after study decreased by 4.7 percent for males and 4.3 percent for females compared with students who left in 2008. However, males who left in 2009 were still receiving on average 6.5 percent (\$1,890) more income than females one year after study. Although significant, this gap has closed somewhat since 2006, when males were receiving on average 13.0 percent (\$3,790) more income than females one year after leaving study (see graph below).

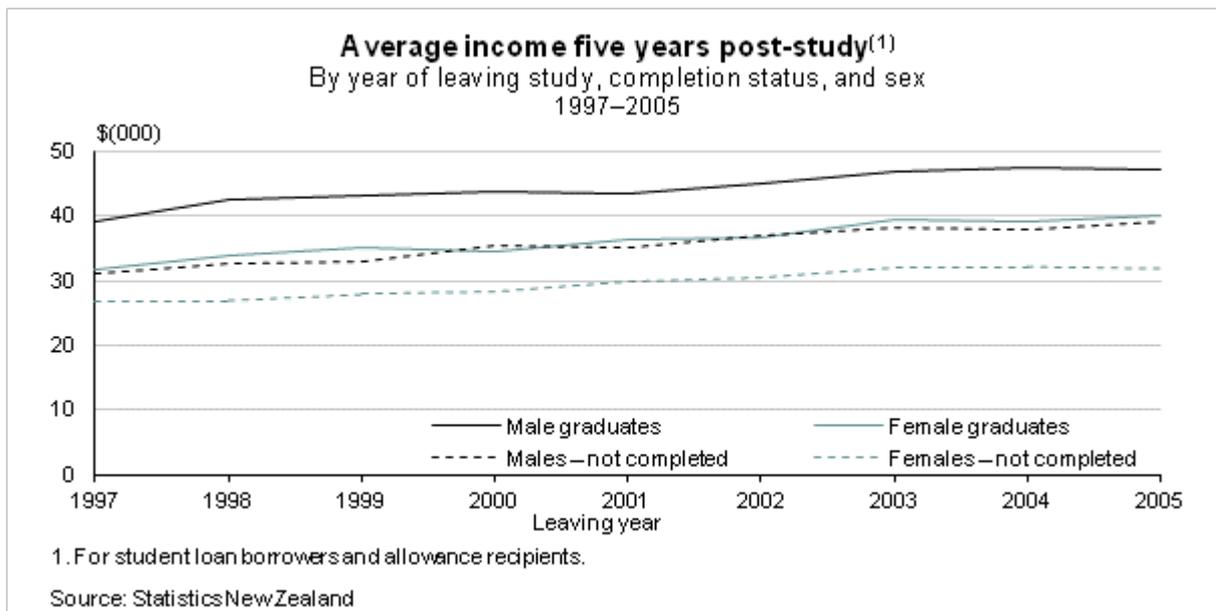


Average income the year after leaving study decreased for both graduates and those who did not complete their qualification in 2009 compared with those who left in 2008. Graduates who left in 2009 received on average 5.3 percent less income (\$32,230 down from \$34,040), and those who did not complete their qualification received 3.6 percent less income (\$28,100 down from \$29,160) than students who left in 2008. However, graduates who left in 2009 still received on average 14.7 percent more income the year after leaving study than those who did not complete their qualification.

Average income the year after leaving study decreased for both male and female graduates who left in 2009 compared with those who left in 2008. Male graduates who left in 2009 received 6.3 percent less income (\$32,670 down from \$34,870) the following year and female graduates received 4.7 percent less income (\$31,940 down from \$33,520) than graduates who left in 2008. Male graduates received 2.3 percent more income than female graduates in their first year after leaving study in 2009, which has decreased from 4.0 percent compared with graduates who left in 2008.

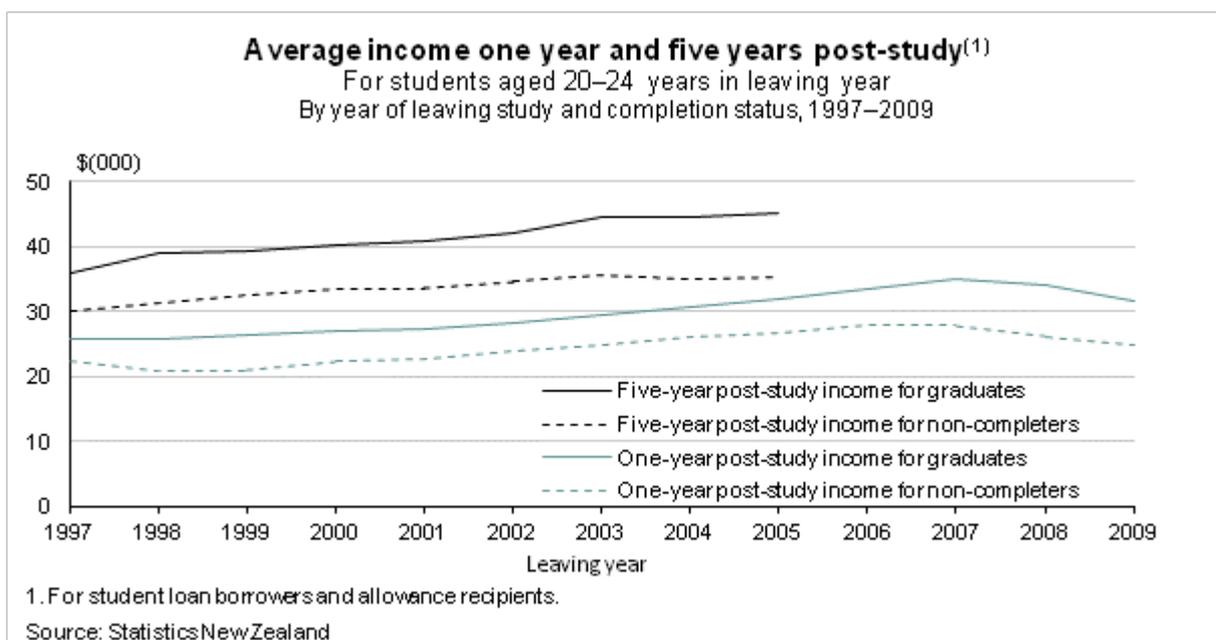
### Income five years post-study

Graduates who left study in 2005 received on average 1.2 percent more income five years after leaving study than graduates who left in 2004 (\$43,040 compared with \$42,530). Five years after leaving study, male graduates received significantly more than female graduates, with male graduates who left in 2005 receiving 18.2 percent more than female graduates (\$47,380 for males compared with \$40,070 for females). The 18.2 percent difference is an increase from the 8.6 percent difference in first-year income for this cohort. Note that income information does not account for any difference in hours worked by males and females.



On average, income received after leaving study and wage growth experienced over the first five years is higher for graduates than for those who did not complete their qualification, particularly for young students. Graduates aged 20–24 years had noticeable differences in income received and wage growth compared with 20–24 year olds who did not complete their qualification.

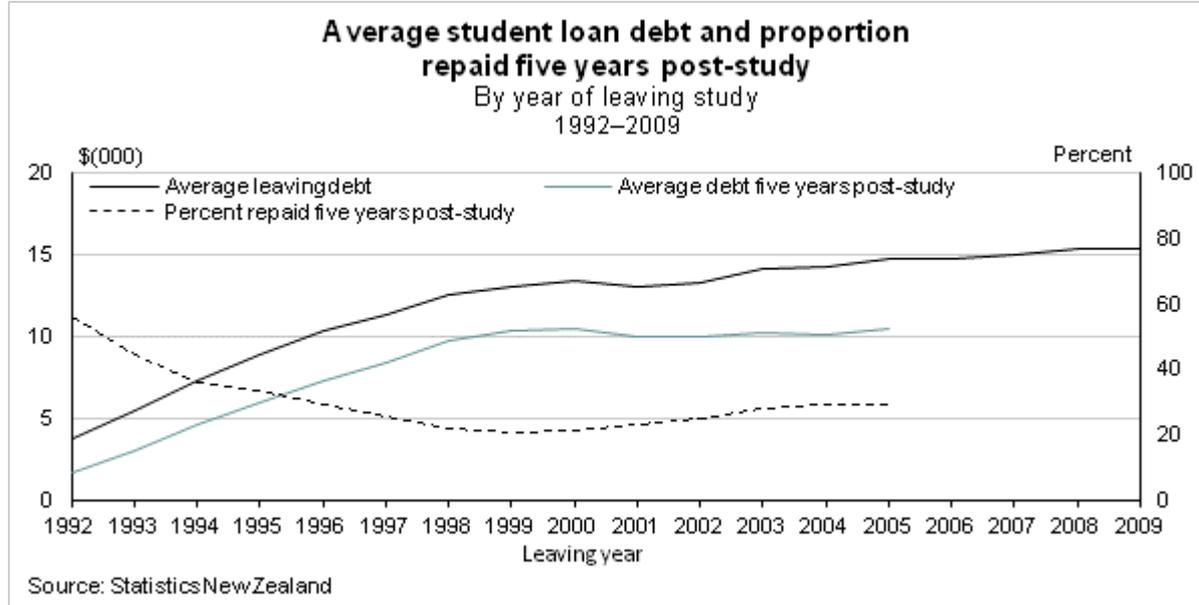
Graduates aged 20–24 years who left study in 2005 had an average income of \$32,080 in 2006, which increased 41.0 percent to \$45,240 by 2010. Students in this age group who left in 2005 without completing their qualification had an average income of \$26,870 in 2006, which increased by 31.9 percent to \$35,430 by 2010. This means five years after leaving study, graduates in this age group had an average income 27.7 percent higher than those who had left study but not completed their qualification.



## Repayment rates remain similar to previous years

### Proportion of debt repaid within five years

Within five years of leaving study, borrowers who left in 2005 had repaid on average 29.1 percent of their leaving debt (debt of \$14,690 on leaving in 2005 down to a debt \$10,410 in 2010). Note that there is typically a reported downturn in the percent repaid for the last leaving cohort (2005) due to the timing of interest write-offs for borrowers in New Zealand by Inland Revenue.



### Repayment by completion status

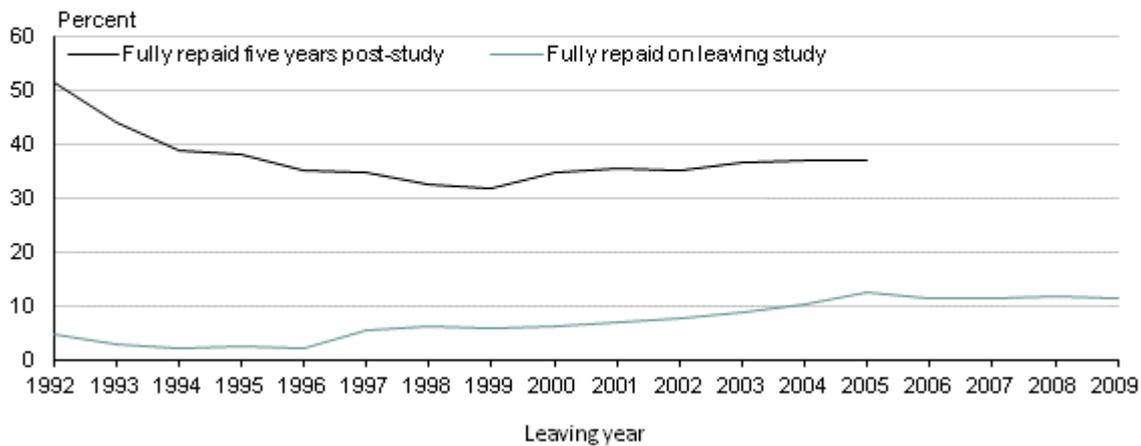
Graduates who left in 2005 had repaid on average 34.3 percent (\$5,980) of their leaving debt by 2010, whereas those who had left study in 2005 without completing their qualification had only repaid on average 23.2 percent (\$2,890). This is likely to be due to the higher income of graduates compared with those who left without completing a qualification.

### Full repayment of loan

The proportion of students who had fully repaid their debt on leaving study in 2009 was 11.6 percent, which was similar to the previous few leaving cohorts. A slight decrease in students who had fully repaid their loan on leaving study occurred when the interest-free policy for borrowers living in New Zealand began in 2006, although there was no noticeable change in behaviour in 2001 when the zero interest while studying was introduced.

### Proportion of students who fully repaid their student loan on leaving study, and five years post-study

By year of leaving study  
1992–2009



Source: StatisticsNewZealand

The proportion of students who had fully repaid their debt within five years of studying remained similar to previous years. By 2010, 37.1 percent of student borrowers who left in 2005 had fully repaid their leaving debt five years later. However, the proportion of graduates who left in 2005 and had fully repaid their loan by 2010 was 37.6 percent, 2.1 percent less than graduates who left in 2004 and had fully repaid their debt by 2009.

The proportion of graduates aged 20–24 years when they finished studying in 2005 who had fully repaid their student loan five years later was 32.2 percent. This was 4.3 percentage points less than students in the same age bracket who left study in 2004, with 36.5 percent who had fully repaid their student loan by 2009.

Between 1992 and 1995, the higher percentage of borrowers who had fully repaid their student loans within five years of leaving study was partly due to the number of years available in which people could borrow, as well as the lower course fees in these years. The student loan scheme began in 1992; therefore, those leaving study in the earlier years had fewer years of borrowing to repay than those leaving in later years.

For more detailed data, see the Excel tables in the 'Downloads' box.

## Definitions

### About the Student Loans and Allowances release

This release includes official statistics on:

- borrowing in a year
- leaving debt
- allowance received in a year
- repayments
- income after leaving study
- borrowers who have repaid their loan in full
- new borrowers.

Statistics New Zealand's integrated data on student loans and allowances links educational information from the Ministry of Education with borrowing and allowance information from the Ministry of Social Development (StudyLink), and income and repayments information from Inland Revenue. This data allows the educational characteristics of student loan borrowers and student allowance recipients to be linked with the details of their loans, allowances, and income.

Each year Statistics NZ links new data that is supplied annually from the Ministry of Education, StudyLink and Inland Revenue to take advantage of revisions, updates, and improvements in data quality. This means that all the data in previous releases has been revised.

**Student loan:** Funding in which a student can borrow to help pay for course fees, course-related costs, and living costs. They are expected to repay the amount borrowed when they earn over the income threshold. To qualify for a student loan, certain criteria must be met.

**Student allowance:** Weekly payment to help students with living expenses while studying. This payment does not need to be paid back, however there are strict criteria to be met (such as parental and personal income thresholds) for a student to qualify for an allowance.

For details on these criteria, see the [StudyLink](#) website.

The borrowing and debt referred to in this release relates only to borrowing under the student loan scheme. It does not include bank overdrafts, personal bank loans, loans from parents and family, credit card debt, or hire purchases.

## More definitions

### Economic variables

**Amount borrowed:** the amount borrowed from the Student Loans Scheme by a student in a particular calendar year (not the total amount borrowed by the student over all years of study).

**Amount received:** the amount received as student allowance by a student in a calendar year (not the total amount received by the student over all years of study). This does not need to be paid back.

**Leaving debt:** the total debt still owing in March following the last year of study, including any repayment the student may have made during study. This includes those who had \$0 debt on

leaving. For example, if a student last studied in 2001, their leaving debt is their debt in March of 2002. This data will always be a year behind the release date. For example, in the 2010 dataset on student loans and allowances, leaving debt data is only available for those who left study up to 2009 and did not return the following year.

**Debt five years post-study:** the total debt still owing in March five years after the last year of study, including any repayment made up to this time. This includes those who had \$0 debt five years post-study. For example, for those who last studied in 2005, their debt five years post-study is their debt remaining in March 2011.

**Income one year post-study:** the taxable income earned in the tax year after leaving study. This excludes those with \$0 income. For example, for those students who left study in 2005, their one year post-study income is that in the 2006/07 tax year.

**Income five years post-study:** the taxable income earned in the tax year five years after leaving study. This excludes those with \$0 income. For example, for those students who left study in 2005, their five-year post study income is in the 2010/11 tax year.

**New borrower:** the number of students using the student loan scheme for the first time. Counts of new borrowers are based on the first year of borrowing recorded on the Student Loan Accounts Manager, Ministry of Social Development, or Inland Revenue system.

## Demographic characteristics

**Age group:** the person's age at 1 July in the year they left study.

**Ethnic group:** data for the years before 2000 are sourced from the Ministry of Education, and assign each individual to one ethnic group only. For those who identified with more than one ethnic group this allocation was based on the following order of priority: Māori, Pacific peoples, Asian, other, European. For example, if a student loan borrower identified as both Samoan and European, then they were assigned to the Pacific peoples ethnic group.

Subsequently, unprioritised ethnicity data began to become available, from StudyLink (from 2000 onwards) and the Ministry of Education (from 2001 onwards), and where available this unprioritised ethnicity data has been used. The data from both sources may include up to three ethnicities for each individual, meaning that figures relating to 2000 may reflect identification with as many as three different ethnic groups per student, and those from 2001 as many as six different ethnic groups per student.

From 2001 onwards, unprioritised ethnicity data is available for nearly all borrowers. In a small number of cases, where unprioritised ethnicity data is not available, the older prioritised MoE ethnicity data has been used. Tables spanning the 1997–2010 period reflect a combination of prioritised and unprioritised ethnicity data and may not be directly comparable between years.

From 2007 onwards, the more detailed Ethnicity New Zealand Standard Classification 2005 has been used. Due to the nature of the administrative data collected, the 'Middle Eastern/Latin American/African' ethnicity group is only available from 2007. Before 2007, this group is included in the 'other' category.

**Leaving cohort:** the year of leaving is determined by the last year an enrolment record is available. Given that some students may return after taking a break from study, leaving cohorts for more recent years may overstate the number of leavers.

## Study-related variables

**Leaving year:** the last year of study for a student, which does not distinguish those who completed their qualification from those who did not. For example, if a student last studied in 2001, then the student is considered to have left study in 2001 and their leaving year is 2001. Completion status, field of study, level, and provider type during the student's last year of study were assigned to their debt, income, and repayment.

**Completion status:** a student's completion status is determined by whether they have had a qualification awarded within two years of leaving study at the same or higher level of study as that studied in their final year.

Where a student has a 'completed' status, the level of study, field of study, and provider type relate to the qualification completed. Where a student has a status of 'not completed', the level of study, field of study, and provider type relate to the highest level of study in their final year.

Where a student studied towards or completed more than one qualification at the highest level of study in their final year, information about both is included.

**Graduate:** for the purposes of this release, a graduate is a student who has left study and has a status of 'completed'. This differs from a leaver, which is any student who has left study (no distinction is made between those who completed their qualification and those who did not).

**Level of study:** the qualification(s) for which the student was enrolled. Unless specified, this does not distinguish those who completed their qualification from those who did not. A student can be enrolled in more than one level of study; therefore they can be counted in more than one level in the table. Where this relates to their final year of study, only their highest level of study is used.

**Field of study:** the New Zealand Standard Classification of Education of the field(s) of study, or subject of a programme of study, in which the student was enrolled. A student can be enrolled in more than one field of study; therefore they can be counted in more than one field in the table. Field of study includes all levels of study, and unless specified does not distinguish those who completed their qualification from those who did not. Where this relates to the final year of study, only the fields of study associated with the highest level studied at in the final year is used.

**Provider type:** the type of education provider at which the student was enrolled. A student can be enrolled in more than one provider type; therefore they can be counted in more than one provider type in the table. Unless specified this does not distinguish those who completed their qualification from those who did not. Where this relates to the final year of study, only the provider type associated with the highest level studied at in the final year is used.

Definitions of individual provider types are outlined below.

**University:** a public tertiary education institution that is primarily concerned with advanced learning and knowledge, research, and teaching to a postgraduate level.

**Institute of technology and polytechnics (ITPs):** a public tertiary institution that is characterised by a wide diversity of vocational and professional programmes.

**College of education:** a tertiary education institution that provides training and research, mostly related to early childhood, compulsory, and post-compulsory education. From January 2007, the last two remaining colleges of education merged with local universities.

**Wānanga:** a public tertiary institution that provides programmes with an emphasis on the application of knowledge regarding āhuetanga Māori (Māori traditions) according to tikanga Māori (Māori custom).

**Other tertiary education providers (OTEPS):** organisations that deliver programmes of tertiary education or in support of tertiary education of some national significance, and are recognised by the Minister of Education under section 321 of the Education Act 1989. In this release, OTEPS have been included with private training establishments.

**Private training establishments (PTEs):** defined in the Education Act 1989 as "an establishment, other than a public tertiary education institution, that provides post-school education or vocational training". PTEs are private organisations providing tertiary education or training that is registered with the New Zealand Qualifications Authority. This includes not only privately owned providers, but also those operated by iwi, trusts, and other organisations; many companies and government training establishments register their staff training operations as training establishments.

## **Loan components**

**Course fees:** students can borrow the full amount of the compulsory fees charged for tuition by public and private tertiary education providers. These are direct-credited to the borrower's chosen tertiary education provider.

**Course-related costs:** students can borrow up to \$1,000 each year per loan account for additional expenses associated with tertiary study that are not compulsory. These can include costs such as equipment, textbooks and field trips.

**Living costs:** full-time students are eligible for weekly living costs for each week of the course, less any student allowance. Students nominate the amount they wish to draw each week up to the maximum entitlement (\$160.24 per week for the 2009/10 tax year. This is adjusted each year to account for inflation).

## **Related links**

### **Upcoming releases**

*Student Loans and Allowances: 2011* will be released in December 2012.

The [Release calendar](#) lists all our upcoming information releases by date of release.

### **Past releases**

See [Student Loans and Allowances – information releases](#) for links to past releases.

### **Related information**

The [Student Loans and Allowances: 2005](#) release provides further information regarding the history of the dataset, matching methodology, and student loans policy list.

The [Student Loan Scheme Annual Report: 2011](#) provides across-agency information published by the Ministry of Education.

Inland Revenue produce [Student loan quarterly reports](#), which provide information on student loan amounts owed for a particular quarterly period.

The Ministry of Social Development produce [StudyLink Statistics](#), which provides further information on loans, allowances, and scholarship payments.

## Data quality

This section contains information that does not change between releases.

- [Time periods covered by this release](#)
- [Integrated dataset](#)
- [Differences between all student loan borrowers and those in the release](#)

### Time periods covered by this release

This release provides statistics from the earliest point at which information is available. Due to the nature and sources of data, statistics start from different years:

- 1992 – Leaving debt, debt five years post-study, and full repayment information is available for those who left study from 1992 onwards.
- 1995 – Income information is only available from 1995 onwards.
- 1997 – Information on ethnicity, field of study, level of study, completion status, and full provider type is only available from 1997 onwards.
- 2000 – The amount borrowed in loans or received in allowances in a particular calendar year is only available from 2000 onwards.

The most recent data available for each release is for the previous calendar year. This reflects the time required to include income data for salary and wage earners and for those who are self-employed.

### Integrated dataset

The statistics in this release were produced using a database of student loans and allowances, and tertiary education data held by Statistics NZ. An important component of the database is an integrated dataset on student loan borrowers and allowance recipients, which was created by linking administrative records from a number of government agencies:

- individual students' tertiary enrolment and completion data from the Ministry of Education (MoE)
- individual students' borrowing data from the now-defunct student loan account manager (SLAM) provided by Inland Revenue and the MoE
- individual students' borrowing and allowance data (from 1999 onwards for allowances, and 2000 onwards for loans) from StudyLink, a service of the Ministry of Social Development (MSD)
- individuals' loan balance, repayment, and income data from Inland Revenue.

The integrated dataset is the only data source that links information on borrowers and allowance recipients' income, debt, and repayment with their enrolment details and other characteristics. It includes information on borrowing and allowances, and links records over time, making it a single integrated data source from which to provide statistics for strategic policy and financial analysis

### Differences between all student loan borrowers and those in the release

Users should be aware that official statistics on student loans are also published in the annual report of the student loan scheme, published each year by the MoE, and in other MoE reports. The official statistics on student loan borrowers included in this information release may differ

from those published in the annual report. This is because the source administrative data was provided to Statistics NZ at a specified cut-off date, which differs from the one used for the annual report. In addition, the tables in this release use different populations from those in the annual report, and different concepts for those populations.

For example, the data on leaving debt produced by Statistics NZ includes those who leave study with \$0 leaving debt (having repaid their loan while studying), whereas MoE may exclude those who leave with \$0 debt.

The use of probabilistic matching significantly increased the percentage of student loan borrowers whose information was included in the integrated dataset. However, some types of student loan borrowers were still under-represented, even after both stages of matching were completed. Due to the absence of data from the MoE's dataset on students attending PTEs before 2000, the link rate of PTE students prior to 2000 was around 30 percent. From 2000 onwards, the link rate rose to 91 percent.

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## Tables

The following tables are included with this release. They are available in Excel format from the 'Downloads' box of Student Loans and Allowances: 2010 release on the Statistics NZ website.

If you do not have access to Excel, you may use the [Excel file viewer](#) to view, print, and export the contents of the file.

1. Student financial support, for students who received a loan and/or allowance, by age group, 2000–10
2. Total number of enrolments in a year, by age group, 1997–2010
3. Percentage of all students who borrowed in a year, by age group, 1997–2010
4. Percentage of student loan borrowers and allowance recipients in a year, by age group, 2000–10
5. Amount borrowed by loan component, by provider type and level of study, 2000–10
6. New borrowers in year, by age group, 1992–2010
7. Average student loan leaving debt, for students who left in a given year, by age group in leaving year, 1992–2009
8. Average student loan debt five years post-study, for students who left in a given year, by age group in leaving year, 1992–2005
9. Students with leaving debt, for students who left study in a given year, by age group in leaving year, 1992–2009
10. Average student loan leaving debt, for students who left study in a given year, by completion status and level of study, 1997–2009
11. Students with leaving debt, for students who left study in a given year, by completion status and level of study, 1997–2009
12. Average student loan leaving debt, for students who left study in a given year, by completion status and age group in leaving year, 1997–2009
13. Students with leaving debt, for students who left study in a given year, by completion status and age group in leaving year, 1997–2009
14. Average income one year post-study, for students who left study in a given year, by sex, age group, and level of study in leaving year, 1995–2009
15. Average income five years post-study, for students who left study in a given year, by age group in leaving year, 1992–2005
16. Average income one year post-study, for students who left study in a given year, by completion status, sex, and age group in leaving year, 1997–2009
17. Average income five years post-study, for students who left study in a given year, by completion status, sex, and age group in leaving year, 1997–2005
18. Percentage of student loan debt repaid five years post-study, for students who left study in a given year, by completion status and age group in leaving year, 1997–2005
19. Percentage of student loan debt repaid five years post-study, for students who left study in a given year, by age group in leaving year, 1992–2005
20. Student loan leaving debt fully repaid and outstanding, for students who left study in a given year, by age group in leaving year, 1992–2009
21. Percentage of students who fully repaid on leaving study, for students who left study in a given year, by age group in leaving year, 1992–2009
22. Student loan debt fully repaid and outstanding five years post-study, for students who left study in a given year, by age group in leaving year, 1992–2005
23. Percentage of students who fully repaid five years post-study, for students who left study in a given year, by age group in leaving year, 1992–2005