



14 February 2022

Dear [REDACTED]

Thank you for your request of 10 January 2021 made under the Official Information Act 1982 (OIA). You have requested the following:

*I am writing to request information regarding what information IRD provided to borrowers with existing loans under the Student Loan Scheme Act (1992) about the changes to contractual conditions brought about by the Student Loan Scheme Act 2011 and how that information was provided.*

*This Act made significant changes (including redefining them as no longer credit contracts under the Credit Contracts Act 1981 and changing the requirements for providing contact information to be more specific etc).*

*I would like copies of any material, information, communication plans, letter templates etc that were sent to existing borrowers (and specifically if email were sent to borrowers for whom this information was held - and if not why not)*

*Any other relevant material*

### **Credit Contracts and Consumer Finance (Student Loan Contract Exemption) Regulations 2010 (CCCFA)**

The CCCFA Regulations 2010 came into force on 4 November 2010 to oversee the exemption of student loan contracts from the Credit Contracts and Consumer Finance Act 2003 (CCCFA). It was later revoked on 30 August 2011 by section 226(1) of the Student Loan Scheme Act 2011 (the Act) due to the regulations being incorporated into the Act.

At the time of the change, the student loan product also went through a legislative redesign and communication to customers incorporated all information and not only the changes to the CCCFA (2010).

The changes from the CCCFA (and therefore the Act), did not change the obligation of a student loan customer having to provide contact information to the Commissioner. The changes placed certain obligations on the Commissioner around disclosure of information to student loan customers.

### **Information being released**

We have located the *Communication Plan – Student Loan Redesign 22 August 2011*. This document provides a detailed breakdown of the planned communication strategy to the student loan customer (borrowers) base between August 2011 and April 2013. The purpose of the communications strategy was to make it easier for borrowers to understand their loans and included changes to website information and correspondence. Please note, some actions may not have been carried out, or in the exact way outlined in the plan.

There was emphasis on getting this information out to both New Zealand based and overseas based borrowers. Considering there was a large population of overseas based borrowers that we did not have contact details for, a direct and general approach for our communication and marketing was used. Direct was used where we had contact details (emails, Notify Me newsletter etc.), and where we did not have details, we used wider

general advertising both overseas and in NZ to publicise the changes (we also used nominated persons to get the information out to borrowers).

In addition to the communication plan, we have also located the *OBBCI Facebook Ads 27 Sept 2012*. This was the proposed plan of advertising the Act changes through Facebook, as a communication channel. Some of the information in the attached documents has been withheld under section 9(2)(a) to protect the privacy of natural persons, specifically non-Inland Revenue employees.

No public interest in releasing the withheld information has been identified that would be sufficient to outweigh the reasons for withholding. The enclosed documents contain information that is outside the scope of your request. This information has not been considered for release and has been withheld as "Not in scope".

Your request for all material, information, letter templates and copies of exact advertising material sent to existing borrowers, about the changes to contractual conditions are refused under section 18(e) of the OIA as the information no longer exists. We do not believe any other departments hold this information. As mentioned in our previous responses, under the Public Records Act 2005, Inland Revenue can dispose of templates and documents when they are no longer required, actively used or referred to. This is permitted under General Disposal Authority class 1.6.

### **Right of review**

If you disagree with my decision on your OIA request, you can ask an Inland Revenue review officer to review my decision. To ask for an internal review, please email the Commissioner of Inland Revenue at: [CommissionersCorrespondence@ird.govt.nz](mailto:CommissionersCorrespondence@ird.govt.nz).

Alternatively, under section 28(3) of the OIA, you have the right to ask the Ombudsman to investigate and review my decision. You can contact the office of the Ombudsman at: [info@ombudsman.parliament.nz](mailto:info@ombudsman.parliament.nz).

### **Publishing of OIA response**

Finally, please note that Inland Revenue regularly publishes responses to requests that may be of interest to the wider public on its website. Your personal details or any information that would identify you will be removed prior to it being published.

Thank you again for your request.

Yours sincerely



**Jane Elley**  
Segment Management Lead  
Customer and Compliance Services - Individuals



**Inland Revenue**  
Te Tari Taake

Inland Revenue

## **Communications plan**

### Student Loan Redesign Project

**Project Sponsor: Ron Grindle**

Prepared by: Cristina Samson, Communication and Inquiry

Date: 22 August 2011

In Confidence

## Document history

No	Date	Page	Section Heading	Summary & Impact of Change	Contact
	Jan-May 2010		All	First draft	Arya Franklyn
	Jul-Aug 2011		All	Revised content to reflect new overview and delivery strategy, key messages, tactical plan and evaluation	Cristina Samson
	16 Sep		Key message, Appendix 1	Revised based on feedback from Gillian and Jennifer	Cristina Samson

## Document review

Business area	Name	Date
Communications & Inquiry	Gillian Bruce	7 Sep 2011
Communications & Inquiry	Jennifer Leman	15 Sep 2011
Student Loan Redesign	Kirsty Bennett	
Risk & Assurance (Student Loans Project)	Lois Page	
Redesign Project leads: A&D, Cross integration IT Enterprise Architecture External projects Analysis & Design Purification Change Management	Linda Greville Wendy Boyce Karen Cheverall Peter Thomas Matt Kantor Shane Neal Lakshmi Sreekumar	

## Document sign-off

Business area	Name	Date
Business Support Communications, Corporate Affairs	Gillian Bruce	
Student Loans Redesign Project	Graeme Hewitt	
Student Loans Redesign Project	Kirsty Bennett	
Assistance (Student Loans)	Maurice Lawlor	
Customer & Product Innovation	Estelle Le Lievre	
Student Loans Project Sponsor	Ron Grindle	
Project Steering Committee		

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# Context

## Purpose

This document provides a planned approach for delivering communications for the Student Loan Redesign Project. This includes activities to publicise and promote majority of the changes affecting borrowers and employers by 1 April 2012, and the remaining changes by 1 April 2013.

## Background

The Student Loans Redesign Project is tasked with delivering the legislative changes of the Student Loan Scheme Bill 2011 through enhancements to IR's FIRST system to implement the Act's policy and administrative changes.

The Student Loan Scheme Act 2011 introduces significant changes to how student loans are repaid, managed and administered. The changes below primarily affect borrowers, but will have impacts on and require action from employers, software developers, payroll providers. The Act received royal assent on 23 August 2011, and the majority of changes will take effect from April 2012.

Key changes include the following:

- Near-real time transfer of loan account information from StudyLink to Inland Revenue, which will enable borrowers to see a consolidated view of their loan balance.
- Student loan deductions on salary and wage earners every pay period will be considered their repayment obligation unless there is significant over or under deduction. This removes the need for an annual assessment for the majority of NZ-based borrowers.
- Borrowers who have significant under deduction may be required to have catch up deductions made through their employer.
- If there is a significant over deduction, a borrower can request for a refund, otherwise the amount will be applied to their loan balance and they may be eligible for the voluntary repayment bonus.
- All student loan borrowers must use a 'SL' tax code, unless they are exempt.
- Introduction of two new student loan tax codes for salary and wage earners
  - o SLCIR – used when IR requires extra deductions to recover significant under deductions
  - o SLBOR – used when a borrower wants to make extra repayments through their employer. This can either be applied to the debt if they're in arrears, or treated as additional repayments so they can qualify for the 10% voluntary repayment bonus.
- Repayment exemption for full-time students who expect to earn less than the annual repayment threshold (\$19,084 for the 2013 tax year). They can apply online for this exemption from March 2012.
- Special deduction rate (SDR) for borrowers with more than one job whose income from their main (highest paying) job is less than the annual repayment threshold. The SDR will be applied to their secondary employment to reduce their deduction. Borrowers can apply online for a special deduction rate from March 2012, for deductions to be made from 1 April 2012 onwards.



- Annual administration fee of \$40 will be charged to borrowers who have a student loan balance of \$20 or more except for those who have been charged StudyLink's establishment fee in the same year.
- Late payment interest will be reduced from 1.5% to .843% per month. There will be further changes to how this is calculated from 1 April 2013.

The project will also deliver the following changes proposed in the Student Loan Scheme Amendment (Budget 2011) Bill:

- Reducing the repayment holiday for overseas-based borrowers to one year, and requiring borrowers to apply for a repayment holiday and provide a contact person for those leaving NZ from 1 April 2012
- Excluding losses from income when calculating student loan repayment obligations from 1 April 2012
- Requiring a contact person for all new loan applications for study commencing from 1 January 2013
- Borrowers with an overdue repayment obligation of \$500, which has been overdue for a year or more, may no longer be eligible for a student loan, which will affect new lending from 7 February 2013.

These legislative and administrative changes will be delivered through enhancements made on IR's FIRST platform, and will be implemented through a phased approach. The main policy components will be delivered by April 2012, with the exception of checking deductions which will go live July/August 2012. The remaining changes which have minimal impact on borrowers will be implemented on April 2013. Implementing these changes through FIRST will also provide borrowers with improved online services to help them better manage their loan account.

This communications plan covers activities to promote the student loans legislative and administrative changes outlined above and improved online services over a 2-year timeframe.

The majority of initial communications are to internal and some external stakeholders, and actions for these are covered in the Redesign Project Stakeholder Management Plan.

## Communications strategy

### Key goal

The key goal of this communications strategy is to assist borrowers, employers and other key audiences be aware of the changes brought by the Student Loan Scheme Act 2011 and Student Loan Amendment (Budget 2011) Bill; and understand the impacts and actions they need to take.

### Strategy and approach

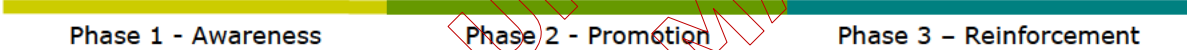
This communications plan has a two-pronged strategy targeting mainly borrowers and employers. Employers must understand and implement the necessary changes to their accounting processes and upgrade their payroll software by 1 April 2012 to accommodate the new rules and processes resulting from full and final deductions. Borrowers, on the other hand, must understand and comply with the new rules around student loans, encouraged to actively manage their loan account online, and prompted to apply for the special deduction rate or repayment deduction exemption if they're eligible for these, before April 2012. Changes to the repayment holiday as introduced in the Student Loan Scheme Amendment Bill present challenges with regard to timing, as borrowers need to

be aware of this before they leave New Zealand but our messages have to be couched pending the enactment of the Bill.

The approach for borrowers will be a combination of online, print and radio advertising and business-as-usual communications to provide them with a summary of the changes and direct them to the IR website to raise their awareness on the changes and make informed decisions. Further information and scenarios to explain the impacts of the changes may also be provided through articles in IR and external publications as appropriate.

Communication activities for borrowers will also focus on encouraging them to register and use our online services so they can better manage their student loan account. We'll also have a joint approach with StudyLink to communicate the changes to borrowers currently studying, with emphasis on changes such as the consolidated view of loan balances, repayment deduction exemption for full-time students and special deduction rates for borrowers with more than one employer.

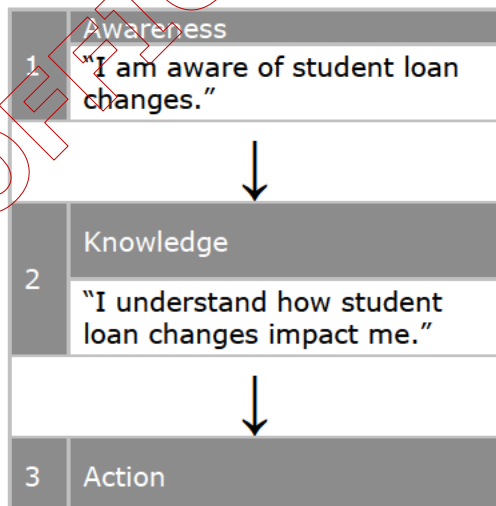
We will take a collaborative approach with the Budget 2011 project team to communicate the student loan and KiwiSaver ESCI changes. These will be positioned as 1 April 2012 changes to make it as easy as possible for employers to understand the changes happening by that date. Our aim is to provide employers with details of the changes to help them take appropriate action e.g., update their payroll systems and processes and implement the changes.



We will take a phased approach in communicating the April 2012 and April 2013 changes to both borrowers and employers. Pre-Christmas BAU communications activities will focus on raising awareness of the change (Phase 1). Communications and advertising activities will ramp up in February-April 2012 to promote the changes and create urgency around the actions borrowers and employers need to take (Phase 2). Post-April 2012 communications activities will reinforce messaging about the changes and include communications/advertising activities to promote the April 2013 changes (Phase 3).

It is essential that student loan changes are accompanied by concise, high quality and carefully timed communications. It is critical that these communications are accessible and clear for their intended audiences.

Communications and advertising will use a phased marketing approach which involves moving customers through the following phases:





1	Awareness
	"I will make the change."

## Objectives

### External communications objectives

#### Student loan borrowers

- are aware of the changes and how it affects them
- understand what they need to do as a result of the changes
- understand what they can do as a result of the changes.

#### Employers

- are aware of the changes and how it affects them
- understand what they need to do to implement the changes.

#### Tax agents

- are aware of the changes and how it affects their clients
- provide appropriate advice to their clients.

#### Nominated persons

- are aware of how the changes affect any student loan borrowers they are a NOP for.

#### Alternative contact person

- are aware of their roles and responsibilities (once the Student Loan Scheme Amendment Bill is enacted),

#### External enablers and other influencers (financial advisors, budget advisors, student associations)

- are aware of the changes and how it affects borrowers
- provide appropriate advice if approached by borrowers.

#### General public

- are aware of the changes and understand that the new requirements will help borrowers comply with their obligations. Most NZers will know someone with a student loan whether it's a family member, friend or colleague.

Media coverage reflects our key messages.

### Internal communications objectives

- Relevant staff are aware of the student loan changes and the part they play in implementing them.
- Relevant staff have the information and resources they need to be able to implement the changes.
- Other projects interdependent with Redesign are aware of Redesign's activities and progress.

## Communication principles

### External

- We inform and educate.

- Where appropriate our communications are part of a coordinated effort, i.e. backed up with action.
- We promote e-channels and self-management wherever possible.
- We present consistent information and messages.
- We build on Inland Revenue's reputation as a credible and responsible administrator.
- We take a no-surprises approach once we go live.
- Our communications are clear and easy to understand.
- We use online channels to communicate where we can and other channels where we must.
- We work closely with our Student Loans partners to ensure consistency and co-ordination of communications to borrowers.

### **Internal**

- We work closely with our business partners to ensure consistency and coordination of communications to borrowers and employers.
- We will tell our people about things before they happen – open and honest – so they can process and understand the information/changes.
- We seek to time communications so that Inland Revenue can manage expected levels of customer contacts (Note: communications is reliant on the Project Team and Inland Revenue business units providing accurate, approved content to meet internal deadlines).
- We will be clear about what the impacts are and what we need staff to do – simple and concise.
- We will enable our leaders to be key communicators.
- We align communications with others already planned as much as deadlines allow, e.g. Budget 2011 project's activities to promote EMS changes to employers.

## **Communication Channels**

See Appendix Six for a list of potential communication channels

*Advertising strategy to follow*

## **Audience**

### **Target audiences**

The legislative changes will have the most noticeable effect on NZ-based borrowers earning over the threshold each pay period, borrowers currently in study due to the introduction of the consolidated loan balance due to the daily transfer of the loan information, and employers/ intermediaries.

Overseas-based borrowers and non-compliant borrowers will also need to be made aware of the changes to the way interest and penalties are charged if they don't pay on time, and the shorter repayment holiday.

All borrowers and their nominated people will benefit from the enhanced online services. The groups who will benefit most from communications are as follows:

- NZ-based borrowers earning income from salary or wages

- NZ-based borrowers earning income from salary/wages and from other sources (more than \$1,500 per year from interest & dividends, election day work etc)
- Employers, tax agents/intermediaries and software developers
- Overseas-based borrowers who left NZ in the last two years and will be affected by the repayment holiday changes
- Overseas-based borrowers off their repayment holiday
- Nominated people, alternative contact persons and other influencers

See Appendix Two for detailed explanations of how each target audience is affected.

## Stakeholders

A complete list of stakeholders has been identified in the Redesign Stakeholder Engagement Plan. The stakeholders outlined below have a particular role to play in communicating the student loan changes to borrowers, employers and the public.

### Key stakeholders for Redesign project communications

#### External stakeholders

Name	Contact	Role
Minister of Revenue	s9(2)(a)	Need to keep them informed re high level timing, implementation re advertising/communication of SL changes.
Minister of Tertiary Education	s9(2)(a) IR contact: Ron Grindle	
SL Governance Group	Ron Grindle	Sets high-level communications strategy for Student Loan Scheme. Need to keep informed and align messages with high level strategy.
Cross-Agency work programme leads	Estelle Le Lievre	Manages the student loan work programme and reports to governance group – Student Loan programme manager coordinates s9(2)(a)
SL cross agency borrower interface group	s9(2)(a)	Manages all communication messages to borrowers across the 3 partner agencies
MSD/StudyLink	s9(2)(a)	Manages loan applications. Work together to promote SL changes to students and to MSD staff who may have student loans.
Ministry of Education	s9(2)(a)	Oversees student loans policy. Work together to promote SL changes to students and to MOE staff who may have student loans.
Clemenger BBDO	s9(2)(a)	Inland Revenue's preferred supplier advertising agency. Manage and inform.
Colmar Brunton and/or UMR	s9(2)(a)	Market research companies. Evaluate effectiveness of communications activities.
NZ Union of Students Assn, universities and tertiary education providers	Estelle Le Lievre	Conduit for communications to students. Provide these groups with awareness of SL changes so they can inform students.
Payroll and accounting software developers, PAYE	SWDG	These groups will advise their clients of the changes and provide

intermediaries, Tax agents	NZICA -	them with updated payroll and accounting software.
NZICA, TINZ, Retailers Assn, Business NZ, Chambers of Commerce, Small Business Advisory Group, Ethnic Businesses, etc.	s9(2)(a)	Provide these groups with awareness of SL changes so they can inform members.
CABs, Sorted (Retirement Commission)	TBC	Provide these stakeholders with awareness of the changes so they can educate their clients/customers.
Media – newspapers and magazines (business, consumer, trades, ethnic)	s9(2)(a)	Provide information about the changes for proactive and reactive media releases.

### Internal stakeholders

Name	Role
Ron Grindle	Sponsor and link to PSC, PGIC and Ministers offices
Linda Greville, Brendon Jones	Project Team (providing content and technical info for Comms to package and disseminate)
Lakshmi Sreekumar	Project change manager (keep informed of external communications that may impact change comms)
Maurice Lawlor	Business Owner, Student Loans (review and approve comms approach, activities and messages)
Dean Lawrence	Customer Service Manager- Individuals, Assistance (review and approve comms approach, activities and messages)
Estelle Le Lievre	Product Manager, Student Loans (review and approve comms approach, activities and messages)
Richard Owen	Business Lead, OBBCI (review and approve comms approach, activities and messages)
John Goulter, Gillian Bruce	Communication & Inquiry (keep informed of comms/advtg approach, timing and implementation)
Adrienne Perry, Warren Campbell	Media and Internal Communications and Customer Information – media, external and internal publications
Samantha Rodgers	Assistance (Contact Centre call management, forecasts, caller intell etc)
Michael Wright	Assistance (Contact Centre call management, forecasts, caller intell etc)
Sue Wilton	IKM – Web publishing team
Jim Strivens	Legal Technical Standards (will need to sign off any information that is sent externally)
Martin Neylan	Policy Advice Division (PAD) – SLS Act subject matter expert
Rachel Brough, Ihipera Bethell	Community Relationship staff



Jane Stringer	Customer and Product Innovation – SMEs, Tax Agents etc
Mark Tapara, Karen Hooper	Customer and Product Innovation – SDLU
Anthony Major, Dallas Hooper	Returns and Events Delivery Team

## Communication interdependencies

**e-Services programme of work:** various initiatives and projects within e-Services will impact Redesign communications, and the extent of these will become clearer as the Project progresses. One project that has a clear interdependency is the e-Alerts & GST Project. This should eventually enable Redesign to send information to borrowers registered for online services via email alerts. This will form an integral part of Redesign communications, particularly as a method to promote the online services.

Another interdependent project under e-Services is the Families and Individuals Workspace (FIW) Project. FIW's student loan component will be enhanced, with the consolidated view of loan balances going live from April 2012. The consolidated view and enhanced online services need to be communicated to borrowers. E-uptake messages will have strong links to the Redesign Project and will be dependent on when these enhancements go live.

**Student Loans (Assistance):** the three specialist SL (Assistance) sites will carry out work to be handed over from the Redesign Project, and will implement the back-end processes of the legislative changes. Staff will communicate with borrowers through letters, phone calls, emails and text messages, and all communication should include Redesign key messages and align with our communication objectives.

**Frontline staff:** involvement of frontline staff, notably Contact Centre staff, Community Relationships staff, technical support staff and Community Compliance officers in providing clear and correct information to student loan customers about the changes, will be vital to the success of Redesign communications.

**Customer Operations:** Redesign has to update around 115 student loan or student loan-related outputs, and will have to work closely with Customer Operations to ensure our products are updated accurately and within our timeframes.

Not in scope



# Messages

## Key messages

### High-level messages

#### For borrowers:

- Student loans are changing from April 2012 to make it easier you to meet your student loan obligations.
- You need to use an "SL" repayment code if you're a salary or wage earner and have a student loan.
- Register for our online services so you can easily manage your student loan anytime, anywhere.

#### NZ-based borrowers:

- If you're a New Zealand-based borrower on salary or wages, the way you manage and repay your student loan will change.
- From April 2012, you'll see up-to-date information about your total loan balance and see all your student loan transactions through Inland Revenue's secure online service.

#### NZ-based borrowers in study:

- The way you manage and repay your student loan will change.
- You'll see up-to-date information about your total loan balance and see all your student loan transactions, including your current year's borrowing through Inland Revenue's secure online service from April 2012.
- You may be eligible for an exemption from pay-period deductions if you are in full time study - but you need to apply.

#### Borrowers travelling overseas

- If you're thinking of going overseas, you need to know about the proposed changes to the repayment holiday from April 2012.

#### Overseas-based borrowers:

- If you've been overseas in the last two years, you need to know about proposed changes to the repayment holiday.
- If you're based overseas, our online services will make it easier for you to manage your student loan anytime, anywhere.

Not in scope

#### For all audiences

- To find out how these changes affect you, go to [www.ird.govt.nz/studentloans](http://www.ird.govt.nz/studentloans)

Not in scope

[Redacted content]

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## Secondary messages

<p><b>All borrowers</b></p>	<ul style="list-style-type: none"> <li>You can communicate with us safely and quickly through our secure email service.</li> <li>It's quick, easy and safe to make repayments online via the IR website.</li> <li>You may qualify for a 10% voluntary repayment bonus if you make extra repayments of \$500 or more on top of your compulsory repayments if your loan is greater than \$550.</li> <li>A \$40 administration fee will be charged to your student loan account from 1 April 2012, unless you've been charged an establishment fee by StudyLink for the same year.</li> <li>From 1 April 2012, the late payment penalty will be reduced from 1.5% to .843% a month. There will be further changes to how this is calculated from 1 April 2013.</li> <li>If you haven't been paying your loan and meeting your obligations, Inland Revenue may ask you to repay your student loan in full.</li> <li>There are proposed changes to shorten the repayment holiday to one year, and require those leaving New Zealand from 1 April 2012 to apply for the 1-year repayment holiday if they choose to and provide an alternative contact person.</li> <li>It's also proposed that for study from 1 January 2013, all new student loan applications will be required to provide a contact person.</li> </ul>
<p><b>NZ-based borrowers</b></p>	<p><b>Borrowers earning salary or wages only</b></p> <ul style="list-style-type: none"> <li>You must use a student loan repayment code (tax code).</li> <li>Your student loan deductions made every pay period will be treated as your final repayment obligation, unless there is a significant over- or under-deduction.</li> <li>If you're a salary or wage earner, this means you'll no longer need an annual square up via a Personal Tax Summary.</li> <li>We may notify and require you to have catch-up deductions made through your employer if you have significant under-deductions.</li> <li>If you have a significant over-deduction, you can request for a refund or have this applied to your loan balance.</li> </ul>

	<ul style="list-style-type: none"> <li>You can request for a repayment deduction exemption (RDE) if you're a full-time student and expect to earn below \$19,084 in the tax year. You can apply online for this exemption from March 2012 and provide your employer with the RDE certificate. You don't have to use a special tax code for this.</li> <li>If you have two or more jobs, you can apply for a special (reduced) deduction rate for your second job if your income from your main job is less than the pay-period repayment threshold (\$367 a week) but the combined income will be above the pay-period repayment threshold. A special deduction rate on your second job will help you pay just the right amount for your student loan. You can apply online for the reduced rate from March 2012 and provide your employer with the SDR certificate. You don't have to use a special tax code for this.</li> </ul> <p><b>Borrowers earning salary or wage and income from other sources</b></p> <ul style="list-style-type: none"> <li>Make sure you use the right student loan repayment code (tax code).</li> <li>You're still required to file an IR 3 Income Tax Return and have an annual end-of-year assessment. The student loan deductions from your salary or wage will be treated as your repayment obligation.</li> <li>There's a proposed change to exclude losses from income when calculating student loan repayment obligations. This will also apply to borrowers who file an IR3 Income and don't have salary or wage income.</li> <li><i>Post-1 April 2012 messaging:</i> Your student loan deductions from your salary or wage will be treated as your final repayment obligation, and you cannot offset your losses in your income from other sources to reduce your student loan repayment obligation.</li> </ul>
<b>Overseas-based borrowers</b>	<ul style="list-style-type: none"> <li>It's easier to manage your NZ student loan online with IR's secure online services account anytime, anywhere.</li> <li>Even when you're on a repayment holiday, interest is still charged on your student loan so it's a good idea to keep making repayments when you're overseas.</li> <li>From 1 April 2012, the late payment interest will be reduced from 1.5% to .843% per month. There will be further changes to how this is calculated from 1 April 2013.</li> <li>Register for IR's online service so you can check your loan balance, update your details, and send and receive secure email from us.</li> <li>If you haven't been paying your loan or keeping up with your obligations, Inland Revenue may ask</li> </ul>

<b>OBBs who left NZ in the last 2 years</b>	you to repay your student loan in full. <ul style="list-style-type: none"><li>• <i>Pre-1 April 2012 message:</i> There are proposed changes to the repayment holiday that may affect you. To find out more, go to <a href="http://www.ird.govt.nz/student-loans">www.ird.govt.nz /student loans</a></li><li>• From 1 April 2012, the repayment holiday for overseas-based borrowers has been shortened to one year. If you're on a repayment holiday, you need to know when your repayment holiday ends as you'll need to start making repayments earlier than expected.</li></ul>
Not in scope	

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## Appendix 1 – Communications tactical plan

**Note: The Redesign Project Stakeholder Management Plan includes communication actions for internal and external stakeholders.**

The communications action plan below largely covers activities to promote Phase 1, where majority of the legislative changes and enhanced online services will happen. Activities will be phased and timed according to the project’s timelines, and may be updated accordingly. Phase 2 key messages, call to action and tactical activities will be determined by early 2012, but may likely be similar tactics to Phase 1.

### External communications tactics

What (channel/medium)	Start date	End date	Target audience	Key message/s	Who’s involved?	Details
<b>External</b>						
<p><b>Advertising campaign</b></p> <ul style="list-style-type: none"> <li>○ Comms brief/response to Clemenger re creative and media plan</li> <li>○ Align Comms with advtg campaign – messages and creative where necessary.</li> <li>○ Types of advertising may include (TBC):                             <ul style="list-style-type: none"> <li>● Online</li> <li>● Google adwords</li> <li>● Radio</li> <li>● Print</li> </ul> </li> <li>○</li> </ul>	<p>Planning from August 2011</p> <p>Initial creative and planning TBC</p>	<p>April 2013</p> <p>TBC</p>	<p>Borrowers (NZ- and overseas-based)</p> <p>Students</p>	<ul style="list-style-type: none"> <li>○ Create awareness of the changes</li> <li>○ Create excitement among students to check consolidated loan balance online (and register for online services) – countdown to when system goes live in April 2012</li> <li>○ Publicise further changes taking effect from April 2013</li> <li>○ Reinforce key messages until April 2013                             <ul style="list-style-type: none"> <li>- Use SL repayment code</li> <li>- register for online services</li> <li>- managing student loans online</li> <li>- repayment holiday changes for OBBs</li> </ul> </li> </ul> <p>Secondary messages for general public:</p> <ul style="list-style-type: none"> <li>● Find out what these changes mean for you on our website: <a href="http://www.ird.govt.nz/studentloans">www.ird.govt.nz/studentloans</a></li> </ul>	<p>Lead: Comms Cristina Samson, Jennifer Leman, Support: Project team for QA</p> <p>Complete/do: Comms</p> <p>Sign off: Kirsty Bennett, Ron Grindle, LTS, PSC, John Goulter, DC Corporate Services</p> <p>Note: sign off points will vary for different parts of campaign e.g. approval of creative will be different to funding approval etc</p>	<p>Not in scope</p>
Not in scope						
<p><b>Proactive and reactive media and external publications:</b></p> <ul style="list-style-type: none"> <li>○ Meet with Media team to discuss timings</li> <li>○ Draft initial media story schedule on SL changes and update.</li> <li>○ Background information, key messages, questions and answers, examples/scenarios</li> </ul>	<p>24 August</p>	<p>End date: April 2013</p> <p>Sign off deadline: N/A</p> <p>When released: N/A</p>	<ul style="list-style-type: none"> <li>○ Media</li> <li>○ Businesses and industry</li> <li>○ Key influencers and business journalists and commentators</li> <li>○ Borrowers</li> <li>○ Students</li> <li>○ General public</li> </ul>	<ul style="list-style-type: none"> <li>○ Details of SL changes</li> <li>○ Implementation date/s and when to take action</li> <li>○ Impact on employers and borrowers</li> <li>○ Full and final’s impacts e.g. Over- and under deductions, special deduction rate, repayment deduction exemption on borrowers and employers and what they need to do</li> <li>○ Examples and scenarios for SLCIR, SLBOR and SDR repayment and late</li> </ul>	<p>Lead: Media team (David, Barbara and Brian)</p> <p>Support: Comms (Cristina)</p> <p>Complete/do: Comms and project team</p> <p>Comms Sign off: Kirsty Bennett, LTS and Ron Grindle</p>	



What (channel/medium)	Start date	End date	Target audience	Key message/s	Who's involved?	Details
<ul style="list-style-type: none"> <li>Provide info to Brian Bond</li> <li>Provide story ideas for media team.</li> <li>Externals will include industry/sector publications, tertiary institute newsletters/websites, Sorted, SJS, expat websites e.g. KEA, etc</li> <li>Joint Ministers media release when Redesign goes live</li> </ul>	When content becomes available.			payment interest calculations		Not in scope
<b>DL flyer insert in IR23ES renewal select</b>	September	Jan 2012 – IR23ES	<ul style="list-style-type: none"> <li>Borrowers who have a special tax code</li> </ul>	<ul style="list-style-type: none"> <li>Impact of SL changes on special tax codes – use SLBOR repayment code, RDE or SDR certificates instead</li> <li>Losses cannot be used for student loan purposes</li> <li>Visit <a href="http://www.ird.govt.nz/studentloans">www.ird.govt.nz/studentloans</a> for more info</li> </ul>	Lead: Comms (Cristina) Support: Project team Complete/do: Comms and project team Signoff: Kirsty Bennett, LTS and Ron Grindle and LTS	
<b>DL flyer insert in StudyLink's January bulk statement run</b>	October	Jan 2012	<ul style="list-style-type: none"> <li>Borrowers currently in study</li> </ul>	<ul style="list-style-type: none"> <li>Changes to student loans are happening</li> <li>You'll see a consolidated view of your loan balance from IR's website and statements from April 2012</li> <li>Visit <a href="http://www.ird.govt.nz/studentloans">www.ird.govt.nz/studentloans</a> for more info</li> </ul>	Lead: Comms (Cristina), StudyLink (Diane Fraser) Support: Project team Complete/do: Comms and project team Signoff: Kirsty Bennett, LTS and Ron Grindle and LTS	
<b>DL flyer insert in April bulk statement run</b>	September	April 2012	<ul style="list-style-type: none"> <li>Existing borrowers</li> </ul>	<ul style="list-style-type: none"> <li>Overview of SL changes brought by Act</li> <li>Proposed changes as announced by Budget 2011</li> <li>Visit <a href="http://www.ird.govt.nz/studentloans">www.ird.govt.nz/studentloans</a> for more info</li> </ul>	Lead: Comms (Cristina) Support: Project team Complete/do: Comms and project team Signoff: Kirsty Bennett, LTS and Ron Grindle	
<b>Overprinted IR250 envelope for April bulk statement run (special one-off run)</b>	September	April 2012	<ul style="list-style-type: none"> <li>Existing borrowers</li> </ul>	<ul style="list-style-type: none"> <li>Find out the changes to student loans – go to <a href="http://www.ird.govt.nz/studentloans">www.ird.govt.nz/studentloans</a></li> </ul>	Lead: Comms (Cristina) RED team Complete/do: Comms and RED team Signoff: Kirsty Bennett, Ron Grindle	
<b>HTML email viral campaign</b> Most targeted and far-reaching approach. SL online forum results showed people prefer to receive SL info via email than paper, so readership should be higher than if we sent a flyer or letter. This can also be forwarded to borrowers who don't receive email.	Planning from November 2011	February 2012	NZ-based and overseas-based borrowers with known email addresses Nominated persons with known email addresses	<ul style="list-style-type: none"> <li>Student loans are changing to make it easier for you to meet your obligation.</li> <li>It's now easier to manage your student loan online anytime, anywhere.</li> <li>Provide summary of changes</li> <li>Proposed Budget 2011 changes on repayment holiday and losses</li> <li>Promote details of what they can do online e.g. apply for RDE, SDR</li> </ul>	Lead: Comms (Cristina/Jennifer) Support: Project team Signoff: LTS, Kirsty Bennett, Ron Grindle	

What (channel/medium)	Start date	End date	Target audience	Key message/s	Who's involved?	Details
				<ul style="list-style-type: none"> <li>Visit <a href="http://ird.govt.nz/studentloans">ird.govt.nz/studentloans</a> for more info</li> </ul>		Not in scope
Not in scope						
<a href="http://www.ird.govt.nz">www.ird.govt.nz</a> <a href="http://www.whatstax.govt.nz">www.whatstax.govt.nz</a> Comms will: <ul style="list-style-type: none"> <li>Time and supply info for approval and web publishing.</li> <li>Create webpage outlining all SLS Act 2011 changes</li> <li>Revise Student Loan campaign page to fine-tune presentation, update content and link to update relevant SL webpage.</li> <li>Insert new content as it becomes available</li> <li>Development and management of banner ads</li> <li>Linking content to overall Comms approach</li> </ul> Project will: <ul style="list-style-type: none"> <li>Update relevant SL webpages</li> </ul>	August 2011 onwards  23 August  September  Check fortnightly with Project  Ongoing	End date: April 2013 Sign off deadline: N/A When released: N/A	<ul style="list-style-type: none"> <li>Borrowers</li> <li>Employers</li> <li>Tax agents</li> <li>Media</li> <li>General public</li> </ul>	<ul style="list-style-type: none"> <li>Details of relevant information about SL changes</li> <li>Examples and scenarios for SLCIR, SLBOR and SDR repayment and late payment interest calculations</li> <li>Ensure borrowers and employers know their obligations and what actions they need to take if any</li> </ul>	Lead: IKM (web team) Comms Support: Project team Complete/do: Project – Cathie Wilson’s team (technical changes), Comms Cristina/Jennifer Leman (web strategy and links to advertising) Sign off: Kirsty Bennett and LTS	
<b>Content/resources for StudyLink’s borrower channels</b> <ul style="list-style-type: none"> <li>StudyLink website</li> <li>StudyLink News</li> <li>Email to borrowers</li> <li>Joined up SL/IR landing page</li> <li>Campus presence during OR week (provide flyers)</li> </ul>	October 2011	April 2013 – ongoing	<ul style="list-style-type: none"> <li>Students</li> </ul>	<ul style="list-style-type: none"> <li>Details of SL changes</li> <li>Implementation date/s and when to take action</li> <li>Impact on borrowers</li> <li>What borrowers need to do</li> </ul>	Lead: Comms (Cristina – IR and Diane – StudyLink) Support: Project Team Signoff: Kirsty, Estelle and LTS	
<b>Content for external websites:</b> <ul style="list-style-type: none"> <li>MoE</li> <li>Sorted</li> <li>Student Job Search</li> </ul>	22 August 2011	April 2013 – ongoing	<ul style="list-style-type: none"> <li>Students</li> <li>Borrowers</li> <li>General public</li> </ul>	<ul style="list-style-type: none"> <li>Details of SL changes</li> <li>Implementation date/s and when to take action</li> <li>Impact on and borrowers</li> <li>Details on new processes re statements will be issued by IR, StudyLink loan balances will be transferred to IR in near-real time – what this means for StudyLink customers from April 2012 etc</li> </ul>	Lead: Project Team Support: Comms Complete/do: project team (technical changes) Sign off: Kirsty Bennett and LTS	
<b>CIU newsletters</b>  Notify Me Agents Answers: Provided article for July	September onwards 7 <sup>th</sup> from Aug-Dec  4 <sup>th</sup> from Aug- Dec	End date: April 2013 Sign off deadline: N/A When released:	<ul style="list-style-type: none"> <li>Borrowers</li> <li>Tax agents</li> <li>Employers</li> <li>Payroll clerks</li> <li>Influencers</li> </ul>	<ul style="list-style-type: none"> <li>Details of relevant information about SL changes</li> <li>Implementation date/s and when to take action</li> <li>Impact on employers and borrowers</li> </ul>	Lead: CIU Support: Comms Cristina and project team Complete/do: CIU Sign off: Comms, project team	

What (channel/medium)	Start date	End date	Target audience	Key message/s	Who's involved?	Details
Not in scope						
<b>Families and individuals website workspace notifications</b>		End date: N/A Sign off deadline: TBC When released: TBC	Registered FIW users	<ul style="list-style-type: none"> <li>Details of SL changes</li> <li>Where to go for more information</li> <li>Effective date</li> </ul>	Lead: Project team (Linda Greville, Suzie Allum/Cathie Wilson) Support: Comms Complete/do: Project team Sign off: TBC	
<b>Create new letters and Alter 115 SL publications, forms and letters.</b>	August	End date: TBC Sign off deadline: TBC When released: TBC	Borrowers General public	<ul style="list-style-type: none"> <li>Update all relevant publications, guides, forms, letters etc with applicable changes</li> </ul>	Lead: Project team(Suzie Allum's team) Support: Comms as required Complete/do: Project team Sign off: TBC	

Internal communications tactics

Not in scope

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## Appendix 4 – Communication channels

**Note: these are potential channels and may not all be possible**

Target audience/s	Potential channels
External – Overseas based borrowers	<ul style="list-style-type: none"> <li>• Advertising campaign consisting of               <ul style="list-style-type: none"> <li>- Web-based advertising campaign</li> <li>- Email to overseas borrowers with up-to-date email addresses.</li> </ul> </li> <li>• Notify Me email update</li> <li>• NZ embassies and High Commission</li> </ul>
External – NZ based borrowers, nominated people, students	<ul style="list-style-type: none"> <li>• Advertising campaign consisting of               <ul style="list-style-type: none"> <li>- Web-based advertising campaign</li> <li>- Print-based advertising</li> <li>- Radio-based advertising</li> <li>- Flyer insert with statement</li> <li>- Flyers provided to student job search</li> <li>- Media releases/articles in community, ethnic &amp; industry publications</li> </ul> </li> <li>• Website content – amendments to existing pages and the creation of new pages, FIW banner messages.</li> <li>• Information provided to large organizations e.g. MoE</li> <li>• Phone – CSRs</li> <li>• Forms, guides and brochures – updating and new</li> <li>• Notify Me</li> <li>• Briefing materials and presentations prepared for Community Relationship staff, as appropriate</li> <li>• StudyLink and Ministry of Education’s websites – links to IR site</li> <li>• StudyLink communications to students</li> <li>• Articles in alumni and student publications</li> <li>• Emails to students sent from tertiary institutes</li> <li>• Tertiary institute websites</li> <li>• Notify Me email update</li> </ul>
Not in scope	

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