



13 September 2024

[Redacted]

Thank you for your request made under the Official Information Act 1982 (OIA), received on 20 August 2024. You requested the following:

1. "Total number of New Zealanders with OVERDUE student debt who entered New Zealand between 20th March 2020 and 13th March 2022.
2. Total number of New Zealanders with OVERDUE student debt who entered New Zealand between 14th March 2020 and 30th June 2024.
3. A yearly breakdown of OVERDUE student debt from 2020 until now."

**Questions 1 and 2**

The total number of New Zealanders with overdue student debt who entered New Zealand between 20 March 2020 and 30 June 2024 is detailed in the table below:

Date Range	Number of people
20 March 2020 to 13 March 2023	12,139
14 March 2020 to 30 June 2024	49,670
14 March 2022 to 30 June 2024	43,665

Some people may have entered New Zealand multiple times during the above periods. Duplicate people have been removed per individual question; however, some people may be present over multiple questions; therefore, these figures should not be used cumulatively to make a total population.

**Question 3**

The Student Loan Scheme dataset (dataset), which details the number of student loan borrowers with overdue repayments by quarter, as at 31 March 2024, is available on Inland Revenue’s website ([ird.govt.nz](http://ird.govt.nz)) by searching for [Datasets for student loan statistics](#). Consequently, I am refusing this part of your request under section 18(d) of the OIA, as the information requested is publicly available.

The dataset is updated quarterly, with data collected throughout the quarter and updated around two months after each quarter.

### **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 by email at: [info@ombudsman.parliament.nz](mailto:info@ombudsman.parliament.nz).

If you choose to have an internal review, you can still ask the Ombudsman for a review.

### **Publishing of OIA response**

We intend to publish our response to your request on Inland Revenue's website ([ird.govt.nz](http://ird.govt.nz)) as this information may be of interest to other members of the public. This letter, with your personal details removed, may be published in its entirety. Publishing responses increases the availability of information to the public and is consistent with the OIA's purpose of enabling more effective participation in the making and administration of laws and policies and promoting the accountability of officials.

Thank you again for your request.

Yours sincerely



Rebecca McStay

**Segment Management Lead, Customer and Compliance Services - Individuals**