



2 October 2024

Holly Wilson

[fyi-request-28415-95fecb9d@requests.fyi.org.nz](mailto:fyi-request-28415-95fecb9d@requests.fyi.org.nz)

Tēnā koe Holly Wilson

### **Official Information Act request**

On 17 September 2024, you emailed the Ministry of Social Development (the Ministry) to request information related to extensions to Equivalent Fulltime Student (EFTS) entitlement to Student Loans (SLs) for students who had already studied 7 EFTS and wanted to pursue further study, in an approved qualification, between 2015 and 2023.

I have considered your request for information in accordance with the provisions of the Official Information Act 1982 (the Act) and decided to grant it in full. The Ministry has provided the data you requested in **Appendix 1**.

Generally, students have a lifetime limit of 7 EFTS entitlement to a SL; however, there are some situations in which a student may be able to access additional EFTS. This includes, but is not limited to, students studying a long undergraduate qualification in medicine, dentistry, veterinary science, and optometry. Further information is published here: [www.workandincome.govt.nz/map/students/student-loan/the-7-efts-lifetime-limit.html](http://www.workandincome.govt.nz/map/students/student-loan/the-7-efts-lifetime-limit.html).

### **Between 2016 and 2018**

- In 2016, a policy was introduced that allowed graduate students studying one of the long undergraduate qualifications referred to above to access an extra 1 EFTS of SL.
- This provision also became available to students studying a long undergraduate qualification, referred to above, who began the 2016 academic year in late 2015.
- It was agreed at the time that students would be able to access the extra 1 EFTS of SL for either their specified long undergraduate qualification or completion of a postgraduate qualification, but not both.

## **From 2019 onwards**

- The Government of the time agreed that for study starting on or after 1 January 2019, all eligible students undertaking a long undergraduate qualification as referred to above, and the postgraduate qualification of dentistry with honours, would be able to access an extra 3 EFTS.
- The EFTS will be reduced by the number of extra EFTS the student has already used.
- This provision would also be available to students who started the 2019 academic year in late 2018.
- The introduction of this provision superseded the 2016 EFTS extensions referred to above.

If you wish to discuss this response with us, please feel free to contact [OIA\\_Requests@msd.govt.nz](mailto:OIA_Requests@msd.govt.nz).

If you are not satisfied with this response, you have the right to seek an investigation and review by the Ombudsman. Information about how to make a complaint is available at [www.ombudsman.parliament.nz](http://www.ombudsman.parliament.nz) or 0800 802 602.

Ngā mihi nui



Magnus O'Neill  
**General Manager**  
**Ministerial and Executive Services**