

**Senate Committee: Education and Employment**

**QUESTION ON NOTICE  
Additional Estimates 2014 - 2015**

**Outcome: Higher Education Research and International**

**Department of Education and Training Question No. SQ15-000169**

**Senator Carr, Kim provided in writing**

***Also refer to previous Question No. SQ14-003139***

***Estimated number of students that will take out a loan***

**Question**

"You say in part (g) of your answer to QON ED0718\_15 that, in 2016, you estimate that 405,000 students will take out a loan. You describe these as "non-preserved students". What do you mean by this?

Then you say that, in 2017, 570,000 students will borrow through HELP. Can you unpack the difference here? Why the sudden increase? If that increase includes students in private colleges and in sub-degree courses, why does the increase occur in 2017, and not in 2016?"

**Answer**

A preserved funding student is a student who, on 13 May 2014:

- was enrolled as a Commonwealth supported student either at a university or other higher education institution; or
- had accepted an offer as a Commonwealth supported student either at a university or other higher education institution and was on an approved deferral of the commencement of their course; or
- had commenced their course as a Commonwealth supported student and was on an approved leave of absence; or
- had accepted an offer of a Commonwealth supported place but the relevant enrolment period for the course had not yet closed, and the person then enrolled in the course by the end of the enrolment period.

A non-preserved student is therefore someone to whom the new arrangements apply.

As a growing number of 'preserved' students graduate from their courses and are replaced by non-preserved students, the proportion of all students who are non-preserved will increase. The increase in the number of students taking out a loan to cover deregulated fees from around 405,000 in 2016 to 570,000 in 2017, therefore, includes those who will receive a subsidised place due to the Budget reforms and the increasing number of non-preserved students.