
To	Te Poari Mātauranga Academic Board	From	Andrea Thumath – Director, UPC and Students Under-25 Success
Title	Under-25s Debt Investigation Update	Date	29/02/20

Recommendation/s

That Te Poari Mātauranga receive the Under-25s Debt Investigation Update and endorse the Next Steps in this memo.

Purpose.

To report to the Committee to provide an update on the investigation of Under 25s sent to Baycorp on an Annual Basis.

Background

In June 2019 a memo highlighting the significant amount of debt against our students Under 25 sent to Baycorp in 2018, 63.84% of student debt was attributed to students Under-25 equating to just over half a million dollars. The memo was submitted to Academic Board by Annette Pitovao (Director, Student Success) and Andrea Thumath (Director, Unitec Pathways College and Students Under 25 Success).

Academic Board requested further investigation to identify proactive strategies to remedy and / or prevent outstanding student debts in partnerships with Champions and Service Leads, and to identify how to incorporate it into the Academic Quality Action Plan.

During the investigation it was established that there were a number of strategies already in place to advise students of any debt against their accounts and support students that may require assistance:

- Reminder communications at 21,30 and 60 day intervals to advise of outstanding debt, communications include the references to Fees-free and Studylink
- Text communication at 90 days and over
- Notification of overdue fees when a student logs into the Unitec system
- Studylink application sessions held by Student Success
- Application support sessions held in secondary schools and kura by Unitec Pathways College
- Application sessions held in class by Unitec Pathways College for students transitioning into Unitec full time from vocational pathway courses

Further to this [Fees-free study updates](#) featured as a quick link on the landing page of the Unitec website as well as communications directing students to [Studylink](#) and [Fees Free](#) in welcome emails as part of the application process.

As of a result of questions raised during the investigation further measures were put in place:

- Addition of the Scholarships team to the over 90 Days Aged Debtors report email distribution list
- Addition of the Director of Unitec Pathways College to the over 90 Days Aged Debtors report email distribution list
- Correspondence to Academic Programme Managers asking who would like to be added, two responded and are now included
- Extension of the application process work undertaken by the Unitec Pathways College team members to ensure students are completing the full Fees-free process
- Development of a new Baycorp Peoplesoft query to produce a more detailed 90 Days report, providing relevant detail to those on the recipient list (date of birth, ethnicity and contact details)

Following the above measures, the final report of 2019 debt sent to Baycorp was then compared with 2018 debt outlining a number of positive outcomes:

2018 Under 25s Debt		2019 Under 25s Debt		Decrease of
Headcount all U25s	246	Headcount all U25s	138	108 students
Headcount 15 -19 yrs	43	Headcount 15 -19 yrs	21	22 students
Total debt 15 -19 yrs	\$122,472.88	Total debt 15 -19 yrs	\$53,817.01	\$68,655.87
Headcount 20 - 25 yrs	203	Headcount 20 - 25 yrs	117	86 students
Total debt 20 - 25 yrs	\$382,596.28	Total debt 20 - 25 yrs	\$245,307.44	\$137,288.84
Under 25s % of total Baycorp Debt	63.84%	Under 25s % of total Baycorp Debt	49.63%	14.21%

While a lower total financial debt for Under 25s is proportionate to a lower total headcount, our total student numbers in Under 25s (15-19 in particular) are increasing annually indicating that we do have less students ending their first year with debt going to Baycorp. 20 – 25 year olds holding nearly quarter of a million dollars' worth of debt remains a concern and further measures should be investigated.

Next Steps

We recommend the following steps now take place in an effort to further reduce the debt incurred by our Under-25s:

1. Replacement of the current 90 Days Aged Debtors report with the updated version containing more detail
2. Revisit the next 90 Days Aged Debtors report to compare with same quarter of 2019

3. Addition of the Directors of International, Māori and Pacific Success to the 90 Days Aged Debtors report once updated to new format
4. Advise TEC that they should extend ability to verify declarations beyond the current scope of a Justice of the Peace
5. Work with Director of Enrolments & Academic Operations to front load Fees-free and Studylink application links into the Enrolment Portal as part of the process of application, on top of their current place within a student's welcome email
6. Creation of a tips and tricks one-pager to better guide our young people through the Studylink process, in young people speak.

Who: UPC and Student Support and Scholarships Team

Contributors / Co-Authors

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