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**INCOME CONTINGENT REPAYMENTS BY REPAYMENT COHORT AND TAX YEAR 2000/01 TO 2011/12 INCLUSIVE (PROVISIONAL) – NORTHERN IRELAND**

**INTRODUCTION**

This official statistics publication supplements the statistical first release (SFR) 'Student Loans for Higher Education in Northern Ireland, Financial Year 2012-13' on loan outlays and repayments of loans and borrower activity during financial year 2012-13 for Northern Ireland domiciled students studying in Higher Education (HE) in the UK and EU students studying in HE in Northern Ireland. The SFR was published by the Student Loans Company on 25<sup>th</sup> June 2013.

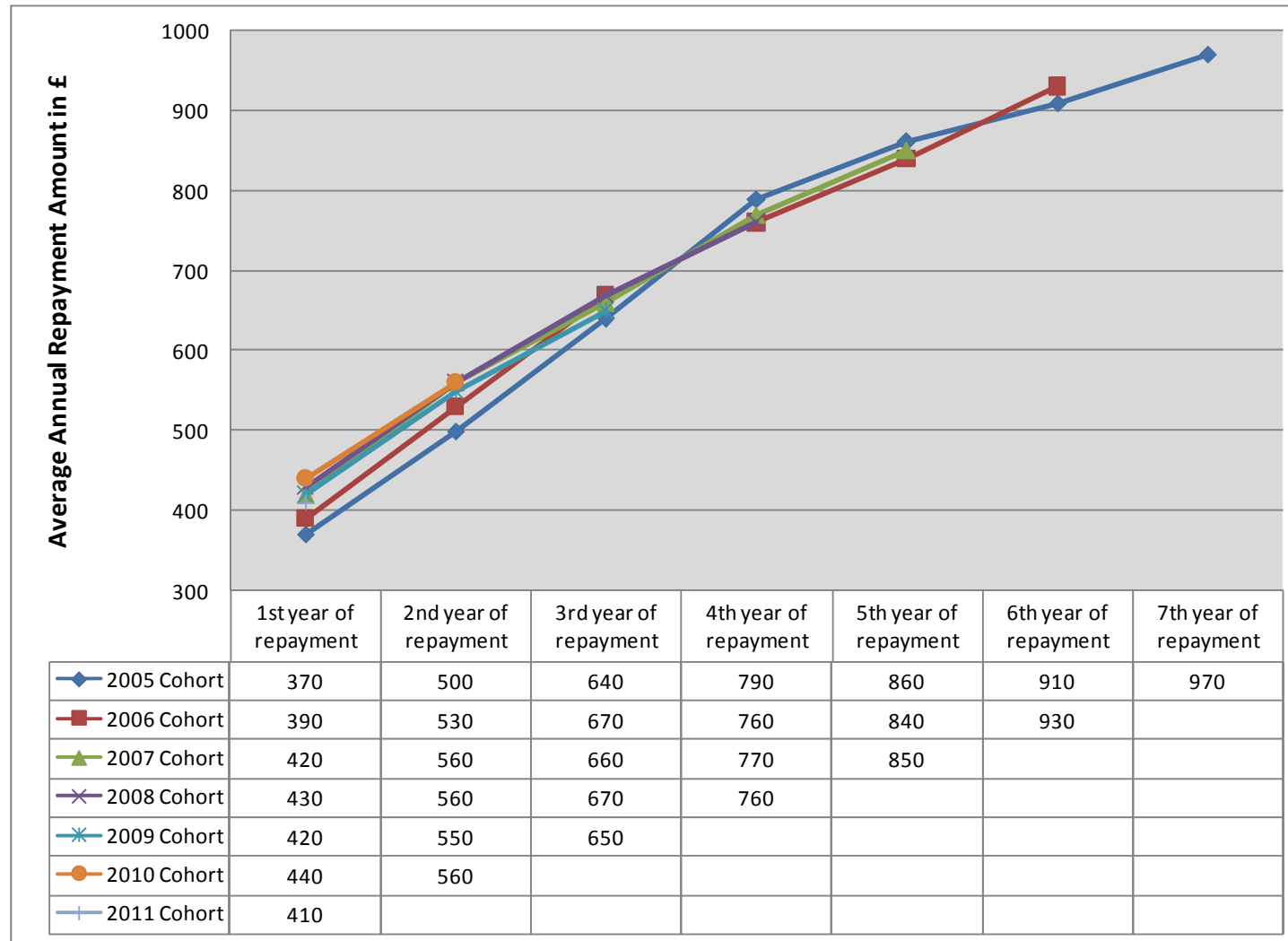
This official statistics publication provides a detailed analysis of the repayment statistics for income contingent repayment (ICR) loans. The data in this publication is taken as at 30<sup>th</sup> April 2013 in order to incorporate the effect of the provisional close of tax year 2011/12. The SLC has a provisional close for each tax year which is run after the tax year has ended. The main effect is to bring balances up to date where there have been no repayments notified and, hence, the balance just changes by the effect of one year's interest and any direct repayments received and any refunds paid out in that year. The statistics include repayments for the latest available tax year (2011/12) and earlier. Borrowers are grouped into repayment cohorts based on the year in which their liability to repay began.

**KEY POINTS**

- The percentage of borrowers who have fully repaid their loans at 30<sup>th</sup> April 2013 ranges from 1% for the latest entry cohort (2013) to 41% for the 2000 cohort (after 13 years of repayment liability) Table 1(ii).
- The average amount repaid by each borrower who made a repayment via HMRC in tax year 2011/12 ranged from £410 for the 2011 cohort in its first year of repayment to £1,000 for the 2003 and 2004 cohort (after 7 and 8 years of recorded repayment history) Table 2A(iii).
- The average debt for borrowers who still had a live account at the end of tax year 2011/12 ranged from £7,110 for the 2000 cohort (after 12 years of recorded repayment history) to £15,690 for the 2012 cohort at the point where their liability to repay began Table 3A(iii).

- Within cohorts of borrowers the average repayments have generally increased, due to growing incomes since leaving higher education. The 2011 cohort which is the latest cohort to have made a repayment, has a lower average repayment than that of the preceding 2010 cohort as reported in its first year of repayment, whereas that the 2010 cohort had a higher average repayment than the preceding 2009 cohort (chart).

**Average annual amount repaid (£) by ICR Student Loan borrowers making repayments via HMRC (cohorts 2005 to 2011)**



See table 2A(iii) for data on all cohorts

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## FACTORS AFFECTING TIME SERIES

- From April 2005 the income contingent repayment threshold changed from £10,000 to £15,000. Those borrowers prior to April 2005, who were earning more than £10,000 and less than £15,000, would cease repaying until their income reached the new threshold, and those earning over £15,000 would repay less. The threshold increased in April 2012 to £15,795. The effect of the latest threshold change will not be seen until the repayment statistics for tax year 2012/13 are published in June 2014.
- The first two repayment cohorts (2000 and 2001) are atypical because they will comprise borrowers on one year courses (such as HNC and postgraduate Initial Teacher Training) or they will be students who dropped out before completing three years of study. The first repayment cohort containing graduates from three year courses is the 2002 cohort.
- The 2010 cohort of EU borrowers is the first significant group of EU borrowers who have come into repayment, comprising of 2006/07 entrants on three year courses. The 2011 cohort includes some 2006/07 entrants on four year courses and those who have repeated a year. Academic Year 2006/07 was the first year that European Union domiciled students could be awarded tuition fee student loans. Therefore EU borrowers in earlier repayment cohorts will mostly comprise of those borrowers on one or two year courses or those who have dropped out of their course.

## **RELATED STATISTICAL PUBLICATIONS**

This official statistic covers Income Contingent borrowers who are liable for repayment by tax year of repayment and by repayment cohort for which the borrower belongs. Related statistics published by the Student Loans Company include:

1. Statistics on loans and grants awarded to students in HE in Northern Ireland in academic year 2011/12 (final) were published in SLC SFR 08/2011 on 29 November 2012. These can be found at [http://www.slc.co.uk/statistics/official-statistics-\(slc\).aspx](http://www.slc.co.uk/statistics/official-statistics-(slc).aspx)
2. Statistics on the repayment of loans in financial year 2012-13 were published on 25 June 2013 in SLC SFR 03/2013. These can be found at <http://www.slc.co.uk/statistics/national-statistics>

## **OFFICIAL STATISTICS**

This is An Official Statistics publication. Official Statistics are produced to high professional standards set out in The Code for Official Statistics. They undergo regular quality assurance reviews to ensure they meet customer needs. They are produced free from any political interference.

Table 1: ICR Student Loans borrowers liable to repay by repayment cohort and repayment status [1] as at 30/04/2013 [2]

Table 1(i): UK and EU: Number of ICR Student Loans borrowers liable to repay

Key Points:

- By the end of April 2013, 14,200 Income Contingent borrowers, which represents 11% of all borrowers liable for repayment, have fully repaid their loans.

Borrowers who received loans as Northern Ireland domiciled students studying in the UK or as EU students studying in Northern Ireland [3]

Repayment Status	Number of borrowers in thousands [4]												Repayment status to be confirmed	Total	
	Account closed		In the UK tax system				Known to be in the UK	Resident overseas			Not currently repaying - Further information being sought[8][9]				
	Fully repaid	Loan has been cancelled	Above earnings threshold or has made a repayment in last tax year [5]	Below earnings threshold in the last tax year [5]	No live employment at HMRC [6]	Awaiting first year tax return to determine if earnings above threshold [5]	Status that does not require repayment at this point	Above earnings threshold for that country(of which)	Below earnings threshold for that country	No details of income provided so Placed in arrears [7]					
							Repaying	Defaulted in arrears							
Repayment Cohort															
2000	0.4	-	0.3	0.1	0.1	-	0.1	-	-	-	-	-	-	-	1.0
2001	0.6	-	0.7	0.3	0.2	-	0.1	-	-	-	-	-	-	-	2.1
2002	1.6	0.1	2.6	0.8	0.6	-	0.2	-	-	-	-	-	0.1	-	6.1
2003	2.4	0.1	4.6	1.1	0.9	-	0.3	0.1	0.1	0.1	0.1	-	0.2	-	9.9
2004	2.2	-	5.0	1.3	1.0	-	0.3	0.1	0.1	0.1	0.1	-	0.2	-	10.3
2005	1.8	-	5.4	1.4	1.0	-	0.3	0.1	0.1	0.1	0.1	-	0.2	-	10.5
2006	1.5	-	5.7	1.6	1.2	-	0.4	0.1	0.1	0.1	0.1	-	0.2	-	10.8
2007	1.1	-	5.9	1.8	1.3	-	0.4	0.1	0.1	0.1	0.1	-	0.2	-	11.1
2008	0.9	-	6.1	2.3	1.4	0.1	0.5	0.1	0.1	0.1	0.1	-	0.2	-	11.7
2009	0.6	-	5.9	2.7	1.7	0.1	0.5	0.1	0.1	0.2	0.2	-	0.1	-	12.1
2010	0.4	-	5.3	3.4	1.8	0.1	0.6	0.1	0.1	0.2	0.2	0.1	0.1	-	12.1
2011	0.3	-	4.4	3.8	2.0	0.4	0.6	0.1	0.1	0.2	0.2	0.1	0.2	-	12.2
<b>All cohorts with at least one tax year processed</b>	<b>13.9</b>	<b>0.4</b>	<b>52.2</b>	<b>20.5</b>	<b>13.3</b>	<b>0.8</b>	<b>4.2</b>	<b>1.0</b>	<b>0.6</b>	<b>1.1</b>	<b>0.3</b>	<b>0.3</b>	<b>1.6</b>	<b>0.2</b>	<b>109.8</b>
2012	0.2	-	0.4	0.4	2.2	7.7	0.7	0.1	-	0.2	-	-	0.2	-	12.3
2013	0.1	-	-	0.1	3.0	8.0	0.7	-	-	0.2	-	-	0.2	-	12.3
<b>Cohorts with no tax year processed as yet</b>	<b>0.3</b>	<b>-</b>	<b>0.4</b>	<b>0.5</b>	<b>5.2</b>	<b>15.7</b>	<b>1.4</b>	<b>0.1</b>	<b>-</b>	<b>0.4</b>	<b>-</b>	<b>-</b>	<b>0.4</b>	<b>0.2</b>	<b>24.6</b>
<b>All ICR borrowers who have become liable to repay</b>	<b>14.2</b>	<b>0.4</b>	<b>52.6</b>	<b>21.0</b>	<b>18.5</b>	<b>16.5</b>	<b>5.6</b>	<b>1.1</b>	<b>0.6</b>	<b>1.4</b>	<b>0.3</b>	<b>0.3</b>	<b>2.0</b>	<b>0.2</b>	<b>134.4</b>

. = not applicable - = nil or negligible .. = not available

Footnotes - See Appendix A

This table shows the latest known repayment status of borrowers who have become liable for repayment by April 2013. Until their debt is fully repaid or cancelled they can move into and out of any of the other statuses.

The 2013 repayment cohort represent those borrowers who became liable to repay in April 2013. This cohort has been in repayment for less than one month from the effective date of the statistics shown. Therefore the profile for this new repayment cohort is very different to that of earlier repayment cohorts.

This is particularly evident in the number of borrowers in repayment status 'Known to be in UK employment but awaiting first tax year return to determine if above earnings threshold' which has a much higher proportion of the cohort in this status than for earlier repayment cohorts. Borrowers in this status will move to other repayment statuses upon receipt of up to date information from HMRC.

The numbers in a repayment cohort can also change. Students begin in a cohort based on the length of their course. If they drop out of their course of study, the date from which they are expected to start repaying is brought forward to the April following the date they withdrew from their course.

Borrowers in repayment may have chosen to go on to further study. Some of them may be on courses that allow them to take out further loans. Their original repayment cohort is unchanged. They are liable to repay and may make repayments if in employment and earning over the repayment threshold whilst in study.

Table 1: ICR Student Loans borrowers liable to repay by repayment cohort and repayment status [1] as at 30/04/2013 [2]

Table 1(ii): UK and EU: Percentage of ICR Student Loans borrowers liable to repay

Key Points:

- The percentage of borrowers who have fully repaid their loans at 30th April 2013, ranges from 1% for the latest repayment cohort, 2013, to 41% for the 2000 cohort (after 13 years of repayment liability).
- Of those borrowers who have been in repayment long enough to have at least one tax year processed (cohorts 2000 to 2011), 13% no longer have live accounts and no longer liable to repay, 83% are liable to repay and known to be in the UK and/or UK tax system, 3% are known to be overseas and 1% have still their latest repayment status to be established.

Borrowers who received loans as Northern Ireland domiciled students studying in the UK or as EU students studying in Northern Ireland [3]

Repayment Status	Number of borrowers as a percentage of the cohort total [4]												Total
	Account closed		In the UK tax system				Known to be in the UK	Resident overseas			Repayment status to be confirmed		
	Fully repaid	Loan has been cancelled	Above earnings threshold or has made a repayment in last tax year [5]	Below earnings threshold in the last tax year [5]	No live employment at HMRC [6]	Awaiting first year tax return to determine if earnings above threshold [5]	Status that does not require repayment at this point	Above earnings threshold for that country(of which)	Below earnings threshold for that country	No details of income provided so Placed in arrears [7]	Not currently repaying - Further information being sought[8][9]		
							Repaying	Defaulted in arrears					
Repayment Cohort													
2000	41%	-	27%	13%	11%	-	5%	-	-	-	-	-	100%
2001	29%	-	35%	17%	11%	-	3%	-	-	-	-	-	100%
2002	27%	1%	43%	13%	10%	-	3%	-	-	-	-	2%	100%
2003	24%	1%	47%	11%	10%	-	3%	1%	1%	1%	-	2%	100%
2004	21%	-	49%	12%	10%	-	3%	1%	1%	1%	-	2%	100%
2005	18%	-	52%	13%	10%	-	3%	1%	1%	1%	-	2%	100%
2006	14%	-	53%	14%	11%	-	4%	1%	1%	1%	-	1%	100%
2007	10%	-	54%	16%	12%	-	4%	1%	1%	1%	-	1%	100%
2008	7%	-	52%	19%	12%	1%	4%	1%	-	1%	-	1%	100%
2009	5%	-	49%	23%	14%	1%	4%	1%	1%	1%	-	1%	100%
2010	3%	-	44%	28%	15%	1%	5%	1%	-	1%	-	1%	100%
2011	2%	-	36%	31%	17%	3%	5%	1%	-	1%	-	1%	100%
<b>All cohorts with at least one tax year processed</b>	<b>13%</b>	<b>-</b>	<b>48%</b>	<b>19%</b>	<b>12%</b>	<b>1%</b>	<b>4%</b>	<b>1%</b>	<b>1%</b>	<b>1%</b>	<b>-</b>	<b>1%</b>	<b>100%</b>
2012	2%	-	3%	4%	18%	63%	6%	1%	-	2%	-	1%	100%
2013	1%	-	-	1%	24%	65%	6%	-	-	1%	-	2%	100%
<b>Cohorts with no tax year processed as yet</b>	<b>1%</b>	<b>-</b>	<b>2%</b>	<b>2%</b>	<b>21%</b>	<b>64%</b>	<b>6%</b>	<b>-</b>	<b>-</b>	<b>1%</b>	<b>-</b>	<b>2%</b>	<b>100%</b>
<b>All ICR borrowers who have become liable to repay</b>	<b>11%</b>	<b>-</b>	<b>39%</b>	<b>16%</b>	<b>14%</b>	<b>12%</b>	<b>4%</b>	<b>1%</b>	<b>-</b>	<b>1%</b>	<b>-</b>	<b>2%</b>	<b>100%</b>

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company

Footnotes - See Appendix A

Table 1: ICR Student Loans borrowers liable to repay by repayment cohort and repayment status [1] as at 30/04/2013 [2]

Table 1 (iii): EU: Number of ICR Tuition Fee Loan borrowers [3] liable to repay

Borrowers who received Tuition Fee Loans as EU students studying in Northern Ireland [3]

Repayment Status	Number of borrowers [4]												Total
	Account closed		In the UK tax system				Known to be in the UK	Resident overseas			Repayment status to be confirmed		
	Fully repaid	Loan has been cancelled	Above earnings threshold or has made a repayment in last tax year [5]	Below earnings threshold in the last tax year [5]	No live employment at HMRC [6]	Awaiting first year tax return to determine if earnings above threshold [5]	Status that does not require repayment at this point	Above earnings threshold for that country(of which)	Below earnings threshold for that country	No details of income provided so Placed in arrears [7]	Not currently repaying - Further information being sought[8][9]		
							Repaying	Defaulted in arrears					
Repayment Cohort													
2007	10	-	-	-	-	-	-	-	-	-	-	-	25
2008	10	-	5	-	-	5	-	-	-	15	15	5	60
2009	15	-	5	-	-	10	-	-	5	30	30	35	135
2010	10	-	15	10	-	5	-	-	5	40	30	45	170
2011	10	-	-	-	-	-	25	-	10	10	50	25	170
<b>All cohorts with at least one tax year processed</b>	<b>50</b>	<b>-</b>	<b>25</b>	<b>20</b>	<b>20</b>	<b>30</b>	<b>5</b>	<b>15</b>	<b>20</b>	<b>140</b>	<b>100</b>	<b>130</b>	<b>560</b>
2012	-	-	-	-	-	10	20	-	-	50	-	80	170
2013	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Cohorts with no tax year processed as yet</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10</b>	<b>20</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>50</b>	<b>-</b>	<b>80</b>	<b>170</b>
<b>All ICR borrowers who have become liable to repay</b>	<b>55</b>	<b>-</b>	<b>25</b>	<b>20</b>	<b>30</b>	<b>50</b>	<b>5</b>	<b>20</b>	<b>20</b>	<b>190</b>	<b>105</b>	<b>210</b>	<b>730</b>

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company

Footnotes - See Appendix A

The first cohort of non-UK European Union (EU) borrowers came into repayment in 2007. This group comprised mainly of those borrowers who had withdrawn from their course and entered repayment early as a result. Therefore the 2007 and similarly the 2008, 2009 and 2010 repayment cohorts are particularly small. The 2010 cohort is the first full repayment cohort which represents mainly those EU borrowers who attended a typical three year degree course and have now entered repayment.

Students who are normally domiciled in non-UK European countries are eligible for Tuition Fee Loan only. This non means tested loan is paid directly to the Higher Education Institution of attendance to cover the cost of the students' fees charged.

Table 1 : ICR Student Loans borrowers liable to repay by repayment cohort and repayment status [1] as at 30/04/2013 [2]

Table 1 (iv): EU: Percentage of ICR Tuition Fee Loan borrowers [3] liable to repay

Key Points:

- For those non-UK EU borrowers with at least one tax year processed (cohorts 2007 to 2011), 9% have fully repaid their loans.

Borrowers who received Tuition Fee Loans as EU students studying in Northern Ireland [3]

Repayment Status	Number of borrowers as a percentage of the cohort total [4]												Total
	Account closed		In the UK tax system				Known to be in the UK	Resident overseas			Repayment status to be confirmed		
	Fully repaid	Loan has been cancelled	Above earnings threshold or has made a repayment in last tax year [5]	Below earnings threshold in the last tax year [5]	No live employment at HMRC [6]	Awaiting first year tax return to determine if earnings above threshold [5]	Status that does not require repayment at this point	Above earnings threshold for that country(of which)	Below earnings threshold for that country	No details of income provided so Placed in arrears [7]	Not currently repaying - Further information being sought[8][9]		
							Repaying	Defaulted in arrears					
Repayment Cohort													
2007	48%	-	-	-	-	-	-	-	-	-	-	-	100%
2008	16%	-	8%	-	8%	-	-	-	24%	21%	10%	100%	
2009	10%	-	4%	-	6%	-	-	4%	21%	22%	26%	100%	
2010	5%	-	8%	7%	4%	-	-	3%	24%	18%	26%	100%	
2011	5%	-	-	-	-	15%	-	5%	5%	30%	14%	100%	
<b>All cohorts with at least one tax year processed</b>	<b>9%</b>	<b>-</b>	<b>5%</b>	<b>3%</b>	<b>4%</b>	<b>5%</b>	<b>1%</b>	<b>3%</b>	<b>4%</b>	<b>25%</b>	<b>18%</b>	<b>23%</b>	<b>100%</b>
2012	-	-	-	-	5%	13%	-	-	-	30%	-	48%	100%
2013	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Cohorts with no tax year processed as yet</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5%</b>	<b>13%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30%</b>	<b>-</b>	<b>48%</b>	<b>100%</b>
<b>All ICR borrowers who have become liable to repay</b>	<b>7%</b>	<b>-</b>	<b>4%</b>	<b>3%</b>	<b>4%</b>	<b>7%</b>	<b>1%</b>	<b>3%</b>	<b>3%</b>	<b>26%</b>	<b>14%</b>	<b>29%</b>	<b>100%</b>

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company

Footnotes - See Appendix A



Table 2A: ICR Student Loans borrowers making repayments via HMRC [10] by repayment cohort and tax year [11] as at 30/04/2013 [2]

Key Points:

- In tax year 2011/12, 59,400 borrowers made repayments via HMRC.
- The amount repaid via HMRC in tax year 2011/12 was £47.7 million which is a 16% increase on 2010/11 when it was £41.2m.

Table 2A(i): UK and EU: Number of ICR Student Loans borrowers making repayments via HMRC [10]

Borrowers who received loans as Northern Ireland domiciled students studying in the UK or as EU students studying in Northern Ireland [3]

Tax Year of repayment		Number of borrowers repaying in 000s [4]											
		2000/01	2001/02	2002/03	2003/04	2004/05	2005/06 [12]	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12
Repayment Cohort													
	2000	0.3	0.3	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
	2001	.	0.6	0.7	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	0.9
	2002	.	.	2.1	2.8	3.1	2.8	3.1	3.3	3.2	3.2	3.2	3.1
	2003	.	.	.	4.3	5.0	4.7	5.2	5.6	5.6	5.6	5.8	5.5
	2004	.	.	.	.	4.9	4.4	5.1	5.7	5.9	6.0	6.1	5.9
	2005	.	.	.	.	.	3.6	4.7	5.5	5.9	6.1	6.5	6.3
	2006	.	.	.	.	.	.	3.9	5.1	5.6	6.0	6.5	6.5
	2007	.	.	.	.	.	.	.	4.1	5.2	5.7	6.4	6.7
	2008	.	.	.	.	.	.	.	.	4.7	5.4	6.3	6.8
	2009	.	.	.	.	.	.	.	.	.	4.8	5.9	6.6
	2010	.	.	.	.	.	.	.	.	.	.	4.9	5.9
	2011	.	.	.	.	.	.	.	.	.	.	.	4.9
	2012	.	.	.	.	.	.	.	.	.	.	.	.
	2013	.	.	.	.	.	.	.	.	.	.	.	.
<b>All ICR borrowers who made a repayment via HMRC</b>		<b>0.3</b>	<b>0.9</b>	<b>3.1</b>	<b>8.3</b>	<b>14.4</b>	<b>16.7</b>	<b>23.3</b>	<b>30.7</b>	<b>37.4</b>	<b>44.2</b>	<b>52.9</b>	<b>59.4</b>

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company

Table 2A(ii): UK and EU: Amount repaid by ICR Student Loans borrowers making repayments via HMRC [10]

Borrowers who received loans as Northern Ireland domiciled students studying in the UK or as EU students studying in Northern Ireland [3]

Tax Year of repayment		Amount of repayment in £ millions [4]											
		2000/01	2001/02	2002/03	2003/04	2004/05	2005/06 [12]	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12
Repayment Cohort													
	2000	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.3
	2001	.	0.1	0.2	0.4	0.5	0.3	0.4	0.5	0.6	0.6	0.7	0.7
	2002	.	.	0.5	1.0	1.6	1.2	1.7	2.2	2.6	2.6	2.8	2.8
	2003	.	.	.	1.4	2.6	2.1	3.1	4.2	4.9	5.1	5.5	5.5
	2004	.	.	.	.	2.2	2.0	2.9	4.1	5.0	5.4	5.9	5.8
	2005	.	.	.	.	.	1.3	2.3	3.5	4.6	5.3	5.9	6.1
	2006	.	.	.	.	.	.	1.5	2.7	3.8	4.6	5.5	6.0
	2007	.	.	.	.	.	.	.	1.7	2.9	3.8	5.0	5.7
	2008	.	.	.	.	.	.	.	.	2.0	3.0	4.2	5.2
	2009	.	.	.	.	.	.	.	.	.	2.0	3.2	4.3
	2010	.	.	.	.	.	.	.	.	.	.	2.1	3.3
	2011	.	.	.	.	.	.	.	.	.	.	.	2.0
	2012	.	.	.	.	.	.	.	.	.	.	.	.
	2013	.	.	.	.	.	.	.	.	.	.	.	.
<b>All ICR borrowers who made a repayment via HMRC</b>		<b>0.1</b>	<b>0.3</b>	<b>0.9</b>	<b>3.1</b>	<b>7.1</b>	<b>7.2</b>	<b>12.2</b>	<b>19.3</b>	<b>26.7</b>	<b>32.6</b>	<b>41.2</b>	<b>47.7</b>

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company

Table 2A(iii): UK and EU: Average amount repaid by ICR Student Loans borrowers making repayments via HMRC [10]

Key Points:

- The average amount repaid by each borrower who made a repayment via HMRC in tax year 2011/12 ranges from £410 for the 2011 cohort in its first year of repayment to £1,000 for the 2003 and 2004 cohorts (after 7 and 8 years of recorded repayment history).
- The average amount repaid by the 2011 cohort in year 1 was £410 which is £30 lower than the 2010 cohort in their year 1 which was £440.

Borrowers who received loans as Northern Ireland domiciled students studying in the UK or as EU students studying in Northern Ireland [3]

Tax Year of repayment	Average amount of repayment per borrower in £ [4]											
	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06 [12]	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12
Repayment Cohort												
2000	280	380	440	520	550	430	530	620	660	660	720	760
2001	.	260	330	410	510	360	460	560	630	670	710	750
2002	.	.	240	380	520	430	560	680	800	820	880	900
2003	.	.	.	340	510	460	600	760	880	910	950	1,000
2004	.	.	.	.	440	450	570	720	860	900	970	1,000
2005	.	.	.	.	.	370	500	640	790	860	910	970
2006	.	.	.	.	.	.	390	530	670	760	840	930
2007	.	.	.	.	.	.	.	420	560	660	770	850
2008	.	.	.	.	.	.	.	.	430	560	670	760
2009	.	.	.	.	.	.	.	.	.	420	550	650
2010	.	.	.	.	.	.	.	.	.	.	440	560
2011	.	.	.	.	.	.	.	.	.	.	.	410
2012	.	.	.	.	.	.	.	.	.	.	.	.
2013	.	.	.	.	.	.	.	.	.	.	.	.
<b>All ICR borrowers who made a repayment via HMRC</b>	<b>280</b>	<b>300</b>	<b>290</b>	<b>370</b>	<b>490</b>	<b>430</b>	<b>530</b>	<b>630</b>	<b>710</b>	<b>740</b>	<b>780</b>	<b>800</b>

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company

Footnotes - See Appendix A

These tables show the repayments made by ICR borrowers via HMRC in tax years up to and including tax year 2011/12 as known by SLC at 30/04/2013.

If borrowers continued to make repayments in perpetuity you would expect to see the average annual repayment amount increase for each cohort year on year as the borrowers' potential to earn increases through each further year of employment. However, borrowers no longer contribute to these averages after they fully repay and, given that they were probably repaying towards the higher end of repayment values before they fully repaid this will have the effect of lowering the average repayment after they fully repay.

The average repayment amount dipped for most cohorts in tax year 2005/06 when the repayment threshold was revised from 9% of earning above £10,000, to 9% of earnings above £15,000. The effect can be seen in table 2A (i), (ii) and (iii).

The stated number of borrowers making repayments, the amounts repaid and the average repayment as shown above will further change as awaited repayment notifications are posted for tax year 2011/12 (and possibly for earlier tax years).

**Table 2B: EU - ICR Student Loans borrowers making repayments via HMRC [10] by repayment cohort and tax year [11] as at 30/04/2013 [2]**

**Key Points:**

- The average amount repaid by each non-UK EU borrower who made a repayment via HMRC in tax year 2011/12 was £460.

**Table 2B(i) : EU - Number of ICR Student Loans borrowers making repayments via HMRC [10]**

Borrowers who received Tuition Fee Loans as EU students studying in Northern Ireland[3]

Tax Year of repayment		Number of borrowers repaying [4]					
		2006/07	2007/08	2008/09	2009/10	2010/11	2011/12
Repayment Cohort							
	2007	.	.	.	.	.	.
	2008	.	.	.	.	.	.
	2009	.	.	.	.	5	10
	2010	.	.	.	.	5	5
	2011	.	.	.	.	.	20
	2012	.	.	.	.	.	.
	2013	.	.	.	.	.	.
<b>All ICR borrowers who made a repayment via HMRC</b>		.	.	.	5	15	35

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company

**Table 2B(ii): EU - Amount repaid by ICR Student Loans borrowers making repayments via HMRC [10]**

Borrowers who received Tuition Fee Loans as EU students studying in Northern Ireland[3]

Tax Year of repayment		Amount of repayment in £000s [4]					
		2006/07	2007/08	2008/09	2009/10	2010/11	2011/12
Repayment Cohort							
	2007	.	.	.	.	.	.
	2008	.	.	1	2	2	3
	2009	.	.	.	1	2	4
	2010	.	.	.	.	3	4
	2011	.	.	.	.	0	6
	2012	.	.	.	.	.	.
	2013	.	.	.	.	.	.
<b>All ICR borrowers who made a repayment via HMRC</b>		.	.	1	3	7	17

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company

**Table 2B(iii): EU - Average amount repaid by ICR Student Loans borrowers making repayments via HMRC [10]**

Borrowers who received Tuition Fee Loans as EU students studying in Northern Ireland[3]

Tax Year of repayment		Average amount of repayment per borrower in £ [4]					
		2006/07	2007/08	2008/09	2009/10	2010/11	2011/12
Repayment Cohort							
	2007	.	.	.	.	.	.
	2008	.	.	700	620	700	950
	2009	.	.	.	280	380	550
	2010	.	.	.	.	360	530
	2011	.	.	.	.	230	310
	2012	.	.	.	.	.	.
	2013	.	.	.	.	.	.
<b>All ICR borrowers who made a repayment via HMRC</b>		.	.	700	450	430	460

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company

Footnotes - See Appendix A

Table 2B shows the number of non-UK (EU) ICR Tuition Fee Loan borrowers working in the UK who made repayments via HMRC in tax years up to and including tax year 2011/12 as known by SLC at 30/04/2013. It represents the amount due for repayment and is a proportion of earnings in the tax year. This table also shows the total amount repaid and the average repayment amount for each repayment cohort and tax year.

The average repayments shown on table 2C is significantly higher than repayments made via HMRC as shown on table 2B. This is because some EU borrowers have chosen to make direct repayments to repay their balance in full or make large lump sum repayments to reduce the balance. Some of those repayments have been received before the borrower is due to start repayment.

Direct repayments to SLC include voluntary repayments which can be made by borrowers who are not yet due to repay, and additional voluntary repayments from borrowers who are also making repayments via HMRC. Direct repayments also include repayments from EU tuition loan borrowers who are living overseas, who are liable to repay, and are doing so via a repayment schedule.

Borrowers shown on table 2B, may also appear in table 2C if they have made repayments via HMRC in any of the tax years shown, and have also made repayments to the SLC directly.

**Table 2C: EU - ICR Student Loans borrowers making repayments directly to SLC [13] by repayment cohort and tax year as at 30/04/2013**

**Key Points:**

- The total amount repaid directly to SLC by non-UK EU borrowers in tax year 2011/12 was £62,300

**Table 2C(i) : EU - Number of ICR Student Loans borrowers making repayments directly to SLC**

Borrowers who received Tuition Fee Loans as EU students studying in Northern Ireland [3]

Tax Year of repayment		Number of borrowers repaying [4]					
		2006/07	2007/08	2008/09	2009/10	2010/11	2011/12
Repayment Cohort							
	2007	.	.	.	.	.	.
	2008	.	.	10	.	10	.
	2009	.	.	.	10	.	.
	2010	.	.	10	.	10	10
	2011	.	.	.	.	10	10
	2012	.	.	.	.	.	10
	2013	.	.	.	.	.	.
	2014 and beyond	.	.	.	.	.	.
<b>All ICR borrowers who made a repayment to SLC</b>		.	5	15	15	15	30

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company

**Table 2C(ii) : EU - Amount repaid by ICR Student Loans borrowers making repayments directly to SLC**

Borrowers who received Tuition Fee Loans as EU students studying in Northern Ireland [3]

Tax Year of repayment		Amount of repayment in £000s [4]					
		2006/07	2007/08	2008/09	2009/10	2010/11	2011/12
Repayment Cohort							
	2007	.	.	.	.	.	.
	2008	.	1	8	1	7	1
	2009	.	.	7	8	1	.
	2010	.	.	21	5	13	18
	2011	.	2	2	3	8	15
	2012	.	.	5	.	.	24
	2013	.	3	.	2	.	.
	2014 and beyond	.	.	.	.	.	5
<b>All ICR borrowers who made a repayment to SLC</b>		.	6	42	19	29	62

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company

**Table 2C(iii) : EU - Average amount repaid by ICR Student Loans borrowers making repayments directly to SLC**

Borrowers who received Tuition Fee Loans as EU students studying in Northern Ireland [3]

Tax Year of repayment		Average amount of repayment per borrower in £ [4]					
		2006/07	2007/08	2008/09	2009/10	2010/11	2011/12
Repayment Cohort							
	2007	.	.	.	.	.	.
	2008	.	510	1,620	460	1,400	430
	2009	.	330	1,790	1,210	700	100
	2010	.	.	3,430	1,510	2,580	1,800
	2011	.	1,540	1,540	3,210	1,550	1,620
	2012	.	.	4,740	.	.	4,770
	2013	.	3,070	.	1,500	.	.
	2014 and beyond	.	.	.	.	.	2,470
<b>All ICR borrowers who made a repayment to SLC</b>		.	1,190	2,480	1,270	1,710	2,150

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company

Footnotes - See Appendix A

Table 2C shows the number of non-UK European Union ICR borrowers who made repayments directly to SLC. The table also shows the total amount repaid and the average amount repaid directly to SLC, other than via HMRC.

The average repayments shown on table 2C is significantly higher than repayments made via HMRC as shown on table 2B. This is because some EU borrowers have chosen to make direct repayments to repay their balance in full or make large lump sum repayments to reduce the balance. Some of those repayments have been received before the borrower is due to start repayment.

Direct repayments to SLC include voluntary repayments which can be made by borrowers who are not yet due to repay, and additional voluntary repayments from borrowers who are also making repayments via HMRC. Direct repayments also include repayments from EU tuition loan borrowers who are living overseas, who are liable to repay, and are doing so via a repayment schedule.

Borrowers shown on table 2B, may also appear in table 2C if they have made repayments via HMRC in any of the tax years shown, and have also made repayments to the SLC directly.

**Table 3A: ICR Student Loans borrowers with outstanding debt [14] by repayment cohort and tax year [11] as at 30/04/2013 [2]**

**Key Points:**

- The total number of borrowers with an outstanding income contingent loan debt at the end of tax year 2011/12 was 109,400
- The total outstanding income contingent loan debt of borrowers now liable to repay at the end of tax year 2011/12 was £1.2 billion. This is an increase of 16% on the debt at the end of tax year 2010/11 when it was £1,058 million.

**Table 3A(i): UK and EU: Number of ICR Student Loans borrowers [1] with outstanding debt [2]**

Borrowers who received loans as Northern Ireland domiciled students studying in the UK or as EU students studying in Northern Ireland [3]

As at end of tax year	Number of borrowers with outstanding debt in 000s [4]													
	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06 [12]	2006/07	2007/08	2008/09 [14]	2009/10 [14]	2010/11 [14]	2011/12 [14]	2012/13 [14]
Repayment Cohort														
2000	1.0	1.0	1.0	1.0	0.9	0.9	0.9	0.8	0.8	0.7	0.7	0.7	0.6	..
2001	.	2.0	2.0	2.0	2.0	1.9	1.9	1.8	1.8	1.7	1.6	1.6	1.5	..
2002	.	.	6.0	6.0	5.9	5.9	5.8	5.6	5.5	5.3	5.1	4.9	4.7	..
2003	.	.	.	9.8	9.7	9.7	9.5	9.4	9.0	8.7	8.3	8.0	7.7	..
2004	.	.	.	.	10.2	10.1	10.0	9.9	9.6	9.3	9.1	8.8	8.5	..
2005	.	.	.	.	.	10.4	10.3	10.2	10.0	9.7	9.4	9.1	8.8	..
2006	.	.	.	.	.	.	10.7	10.6	10.4	10.2	10.0	9.7	9.5	..
2007	.	.	.	.	.	.	.	10.9	10.8	10.6	10.5	10.3	10.0	..
2008	.	.	.	.	.	.	.	.	11.6	11.4	11.3	11.1	10.9	..
2009	.	.	.	.	.	.	.	.	.	11.9	11.8	11.7	11.5	..
2010	.	.	.	.	.	.	.	.	.	.	11.9	11.8	11.7	..
2011	.	.	.	.	.	.	.	.	.	.	.	12.0	11.8	..
2012	.	.	.	.	.	.	.	.	.	.	.	.	12.1	..
2013	.	.	.	.	.	.	.	.	.	.	.	.	.	12.2
<b>All ICR borrowers with outstanding debt</b>	<b>1.0</b>	<b>3.1</b>	<b>9.1</b>	<b>18.8</b>	<b>28.8</b>	<b>38.8</b>	<b>49.0</b>	<b>59.2</b>	<b>69.3</b>	<b>79.5</b>	<b>89.7</b>	<b>99.7</b>	<b>109.4</b>	<b>..</b>

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company

**Table 3A(ii): UK and EU: Amount owed by ICR Student Loans borrowers with outstanding debt [14]**

Borrowers who received loans as Northern Ireland domiciled students studying in the UK or as EU students studying in Northern Ireland [3]

As at end of tax year	Amount of outstanding debt in £ millions [4]													
	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06 [12]	2006/07	2007/08	2008/09 [14]	2009/10 [14]	2010/11 [14]	2011/12 [14]	2012/13 [14]
Repayment Cohort														
2000	2.8	3.5	4.2	4.7	5.0	5.1	5.2	5.2	5.1	5.1	4.9	4.6	4.5	..
2001	.	8.7	10.3	11.4	11.9	12.2	12.4	12.5	12.4	12.4	12.0	11.5	11.2	..
2002	.	.	38.4	41.4	43.2	44.1	44.9	44.9	44.7	43.7	41.4	38.8	36.8	..
2003	.	.	.	78.7	82.1	83.7	85.2	85.3	83.1	80.6	75.8	70.6	66.0	..
2004	.	.	.	.	87.2	89.6	91.8	92.4	92.3	90.2	85.1	79.4	74.3	..
2005	.	.	.	.	.	90.9	94.4	96.3	96.5	95.3	90.8	85.5	80.2	..
2006	.	.	.	.	.	.	92.8	95.9	98.6	99.1	96.1	91.9	87.1	..
2007	.	.	.	.	.	.	.	96.1	101.6	104.0	102.9	100.3	96.6	..
2008	.	.	.	.	.	.	.	.	108.8	113.7	115.3	115.3	113.3	..
2009	.	.	.	.	.	.	.	.	.	120.3	124.0	127.0	127.5	..
2010	.	.	.	.	.	.	.	.	.	.	149.8	153.8	156.7	..
2011	.	.	.	.	.	.	.	.	.	.	.	179.2	183.0	..
2012	.	.	.	.	.	.	.	.	.	.	.	.	190.0	..
2013	.	.	.	.	.	.	.	.	.	.	.	.	.	207.1
<b>All ICR borrowers with outstanding debt</b>	<b>2.8</b>	<b>12.3</b>	<b>52.9</b>	<b>136.1</b>	<b>229.5</b>	<b>325.6</b>	<b>426.7</b>	<b>528.7</b>	<b>643.1</b>	<b>764.3</b>	<b>898.0</b>	<b>1,058.0</b>	<b>1,227.2</b>	<b>..</b>

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company Student Loans Company

Footnotes - See Appendix A

**Table 3A: ICR Student Loans borrowers with outstanding debt [14] by repayment cohort and tax year [11] as at 30/04/2013 [2]**

**Table 3A(iii): UK and EU: Average amount owed by ICR Student Loans borrowers with outstanding debt [14]**

**Key Points:**

- The average debt for the 2013 repayment cohort who have just entered repayment in April 2013 is £16,970. This is £1,280 (8%) higher than the average debt of the 2012 cohort when they entered repayment which was £15,690.

Borrowers who received loans as Northern Ireland domiciled students studying in the UK or as EU students studying in Northern Ireland [3]

As at end of tax year		Average amount of debt outstanding in £ [4]													
		1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06 [12]	2006/07	2007/08	2008/09 [14]	2009/10 [14]	2010/11 [14]	2011/12 [14]	2012/13 [14]
Repayment Cohort															
2000	2,690	3,430	4,130	4,670	5,340	5,680	5,950	6,210	6,590	6,840	6,940	6,920	7,110	..	
2001	.	4,280	5,050	5,620	5,980	6,270	6,540	6,810	7,030	7,300	7,400	7,340	7,500	..	
2002	.	.	6,370	6,910	7,280	7,540	7,790	7,970	8,120	8,240	8,110	7,930	7,850	..	
2003	.	.	.	8,020	8,430	8,670	8,940	9,100	9,270	9,310	9,100	8,800	8,550	..	
2004	.	.	.	.	8,570	8,890	9,180	9,370	9,580	9,660	9,360	9,040	8,790	..	
2005	.	.	.	.	.	8,790	9,200	9,450	9,700	9,840	9,640	9,360	9,080	..	
2006	.	.	.	.	.	.	8,700	9,090	9,500	9,750	9,630	9,450	9,200	..	
2007	.	.	.	.	.	.	.	8,810	9,410	9,790	9,820	9,740	9,640	..	
2008	.	.	.	.	.	.	.	.	9,410	9,990	10,220	10,350	10,360	..	
2009	.	.	.	.	.	.	.	.	.	10,080	10,530	10,870	11,070	..	
2010	.	.	.	.	.	.	.	.	.	.	12,540	13,040	13,420	..	
2011	.	.	.	.	.	.	.	.	.	.	.	14,930	15,520	..	
2012	.	.	.	.	.	.	.	.	.	.	.	.	15,690	..	
2013	.	.	.	.	.	.	.	.	.	.	.	.	.	16,970	
<b>All ICR borrowers with outstanding debt</b>		<b>2,690</b>	<b>3,990</b>	<b>5,820</b>	<b>7,230</b>	<b>7,970</b>	<b>8,400</b>	<b>8,710</b>	<b>8,930</b>	<b>9,280</b>	<b>9,610</b>	<b>10,010</b>	<b>10,610</b>	<b>11,220</b>	<b>..</b>

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company

Footnotes - See Appendix A

These tables show the outstanding balances for ICR borrowers now liable to repay as at the end of each tax year since their liability to repay began.

The debt for each cohort is known at the point when they become liable to repay. To know the debt one year later we have to allow an additional year for the repayment notification information to pass from HMRC to SLC. Hence, in this publication there is no update for the debt of the 2012 cohort. The only change for that cohort is an increase in numbers (from 12,000 in April 2012 to 12,100 in April 2013) as a result of borrowers joining this cohort after withdrawing from their course.

Because borrowers are grouped by their earliest repayment liability date (i.e. the point when they first became liable to repay) there are a proportion of borrowers within each cohort who will at some point return to higher education and take out additional loans to cover costs of tuition and/or living costs. Example- postgraduate teacher training courses. This debt is also included in the statistics above and this explains why the outstanding debt increases in the years after entering repayment rather than decreasing as may be expected.

The effect of interest applied in the financial year also may outweigh the amount repaid for some customers in this first year or two of repayment which will also contribute to an increasing debt after repayment.

The 2000 repayment cohort is atypical as it represents a higher proportion of borrowers who withdrew from their course and or who were on a one year course of study.

**Table 3B: EU - ICR Student Loans borrowers with outstanding debt [15] by repayment cohort and tax year [11] as at 30/04/2013 [2]**

**Key Points:**

- The total outstanding income contingent loan debt of non UK EU borrowers now liable to repay at the end of tax year 2011/12 was £2.9 million.
- The average debt for the 2013 repayment cohort who have just entered repayment in April 2013 is £6,630.

**Table 3B(i): EU: Number of ICR Student Loans borrowers with outstanding debt**

Borrowers who received Tuition Fee Loans as EU students studying in Northern Ireland [3][4]

As at end of tax year		Number of borrowers with outstanding debt [4]						
		2006/07	2007/08	2008/09 [15]	2009/10 [15]	2010/11 [15]	2011/12 [15]	2012/13 [15]
Repayment Cohort								
	2007	.	.	.	.	.	.	..
	2008	.	20	20	15	15	15	..
	2009	.	.	60	55	55	55	..
	2010	.	.	.	130	130	125	..
	2011	.	.	.	.	165	160	..
	2012	.	.	.	.	.	165	..
	2013	.	.	.	.	.	.	165
<b>All ICR borrowers with outstanding debt</b>		.	<b>20</b>	<b>75</b>	<b>205</b>	<b>365</b>	<b>520</b>	..

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company

**Table 3B(ii): EU: Amount of debt outstanding by ICR Student Loans borrowers**

Borrowers who received Tuition Fee Loans as EU students studying in Northern Ireland [3][4]

As at end of tax year		Amount of outstanding debt in £000s [4]						
		2006/07	2007/08	2008/09 [15]	2009/10 [15]	2010/11 [15]	2011/12 [15]	2012/13 [15]
Repayment Cohort								
	2007	.	.	.	.	.	.	..
	2008	.	39.6	32.5	30.6	26.6	25.2	..
	2009	.	.	143.8	164.0	181.4	187.8	..
	2010	.	.	.	640.5	651.7	650.5	..
	2011	.	.	.	.	960.6	1,009.1	..
	2012	.	.	.	.	.	980.2	..
	2013	.	.	.	.	.	.	1,081.0
<b>All ICR borrowers with outstanding debt</b>		.	<b>39.6</b>	<b>176.3</b>	<b>835.1</b>	<b>1,820.3</b>	<b>2,852.9</b>	..

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company

**Table 3B(iii): EU: Average amount of debt outstanding by ICR Student Loans borrowers**

Borrowers who received Tuition Fee Loans as EU students studying in Northern Ireland [3][4]

As at end of tax year		Average amount of outstanding debt in £ [4]						
		2006/07	2007/08	2008/09 [15]	2009/10 [15]	2010/11 [15]	2011/12 [15]	2012/13 [15]
Repayment Cohort								
	2007	.	.	.	.	.	.	..
	2008	.	1,890	1,810	1,800	1,560	1,680	..
	2009	.	.	2,440	2,930	3,300	3,480	..
	2010	.	.	.	4,930	5,050	5,250	..
	2011	.	.	.	.	5,860	6,230	..
	2012	.	.	.	.	.	5,870	..
	2013	.	.	.	.	.	.	6,630
<b>All ICR borrowers with outstanding debt</b>		.	<b>1,890</b>	<b>2,290</b>	<b>4,110</b>	<b>4,990</b>	<b>5,470</b>	..

. = not applicable - = nil or negligible .. = not available

Source: Student Loans Company

Footnotes - See Appendix A

This table shows the number of non UK European Union borrowers with an outstanding balance who are now liable to repay as at the end of each tax year since their liability to repay began. This table also shows the amount of outstanding debt and the average outstanding debt at the end of each tax year.

The average outstanding debt for those borrowers who are normally domiciled in the EU (other than UK) is significantly lower than that of those borrowers who are normally domiciled in the UK. This is because non UK EU borrowers are only eligible to take out a Tuition Fee Loan. UK domiciled borrowers are also eligible to take out a Maintenance Loan for each year of study

## Appendix A

### FOOTNOTES

[1] The repayment status is based on the information received from HMRC, on a monthly basis, relating to a past tax year or later information collected by SLC directly from the borrower.

[2] The status as at the end of April 2013 incorporates the effect of an assumption for tax year 2011/12 of zero repayments where no HMRC tax information has been received for that tax year. Subsequent receipt of information will change the known repayment status as at the end of that tax year.

[3] EU students were not entitled to maintenance loans. They were entitled to Tuition Fee loans in academic year 2006/07 onwards.

[4] Presentation of figures:

For tables showing both Northern Ireland and non-UK EU domiciled borrowers: Number of borrowers less than 50, amounts or loan repaid/ or loan debt less than £50,000, and percentage less than 0.5% are all denoted as negligible. Average amounts will be suppressed if the total amount and the number of borrowers are both negligible, otherwise shown rounded to the nearest £10.

For tables showing only non-UK EU domiciled borrowers: Number of borrowers less than 8, amounts or loan repaid/ or loan debt less than £50, and percentage less than 0.5% are all denoted as negligible. Average amounts will be suppressed if the total amount and the number of borrowers are both negligible, otherwise shown rounded to the nearest £10.

[5] Those borrowers who are known to be in UK employment at the end of April 2013 are allocated into earnings categories based on the 2011/12 tax returns.

[6] Borrowers in the UK tax system where HMRC does not have a record of any current employment at the 30th April - so latest employment status is to be determined.

[7] Borrowers who are known to be overseas yet fail to supply the necessary information to allow SLC to set up an overseas repayment schedule for the customer are considered to be in arrears.

[8] Borrowers at the 30th April 2013, not repaying because their account is still with SLC to resolve or there is no tax record for them at HMRC.

[9] For UK Domiciled borrowers the largest group in this category are those with no tax record at HMRC, For EU domiciled borrowers the largest group in this category are those with no national insurance number.

[10] ICR loan repayments are deducted from pay by employers who send the monies to HMRC as part of tax and National Insurance returns. Figures also include repayments via Self Assessment. HMRC pass on monies to the Department for Business Innovation & Skills (BIS) based on estimates of what portion of the employer returns they believe constitute Student Loans deductions. BIS pass on the estimated Northern Ireland portion of those estimated Student Loans deductions to the Northern Ireland Assembly Government.

[11] After the tax year is over the employers pass details of repayments per borrower to HMRC in P14 returns. HMRC pass this information on to SLC when they have validated it. SLC receives this information at various times after the tax year is over.



[12] The earnings threshold was raised from £10,000 to £15,000 at the start of tax year 2005/06.

[13] Repayments other than via HMRC are those which have been made directly to SLC. It may include voluntary repayments which can be made by borrowers who are not yet due to repay, and additional voluntary repayments from borrowers who are also making repayments via HMRC. Direct repayments also include repayments from borrowers who reside overseas, who are liable to repay, and are doing so via a repayment schedule. Both UK and non-UK EU domiciled borrowers may make scheduled overseas repayments.

[14] The outstanding debt is reduced by repayments and cancellations. It is increased by the effect of interest and further loans taken out.

[15] The outstanding debt for cohorts 2000 through 2011 represents the position after the processing of the 2011/12 tax year returns. The latest known debt for the 2012 cohort is at 31/03/2012 on entry into the 2012/13 tax year. The latest known debt for the 2013 cohort is at 31/03/2013 on entry into the 2013/14 tax year.

## Appendix B

### DEFINITIONS

Accounts paid in full	The borrower has repaid the account in full without it being cancelled or written off. It includes accounts with small balance write-offs of less than or equal to £5. Also includes accounts closed under the Repayment of Teacher Loans (RTL) Scheme.
Cancelled loan	The borrower no longer has any liability to repay as provided for in the loans regulations (where they are not in breach of any obligation to repay their student loan). An ICR borrower's liability shall be cancelled: <ul style="list-style-type: none"> <li>• On the death of the borrower;</li> <li>• When, in the case of post-2007 student loans, the 35<sup>th</sup> anniversary of the date on which the borrower became liable to repay the student loan; or</li> <li>• Where the student loan is not a post-2007 student loan, the borrower reaches the age of 65; or</li> <li>• If/when the borrower is disabled and permanently unfit for work</li> </ul>
Entered repayment status / in repayment status	The borrower has reached the point where repayment is scheduled to commence, that is, the April after he/she graduates or leaves his/her studies.
In arrears	Borrowers who have at least one loan on which repayments are owed. For ICR arrears this is for those borrowers who moved overseas and did not provide SLC with adequate information to allow the processing of repayments and subsequent measures includes placing borrowers in arrears so that legal action may be brought against them.
Income Contingent Loan	Also known as Income Contingent Repayment (ICR) Loan. Introduced in 1998, repayment is 9% of income above the repayment threshold. Includes ICR maintenance loans, tuition fee loans, hardship loans, part-time loans and graduate endowment loans. Hardship loans ceased to be issued after academic year 2003/04, Tuition fee loans were introduced for new entrants in academic year 2006/07.
Non-UK EU Borrower	A borrower who was originally domiciled in an EU country prior to entering higher education in Northern Ireland. Such borrowers are eligible for Tuition Fee Loan only from academic year 2006/07. The first full repayment cohort for these borrowers is the 2010 cohort (after a typical three year undergraduate degree course). Tuition Fee Loans are paid directly to the institution of attendance.
Refunds of income contingent repayments	Where over-repayment is identified, a refund is provided to the customer by SLC.
Repayment Cohort	The year of the earliest Statutory Repayment Due Date (SRDD). See definition of SRDD below. A borrower may only belong to one repayment cohort. It is possible for the repayment cohort to change e.g. If the student drops out of their course.
Statutory Repayment Due Date (SRDD)	The point a borrower becomes liable to begin repaying a loan: the April after graduating or otherwise leaving their course. After the SRDD borrowers are required to make repayments if their income is above the threshold.

## Appendix C

### NOTES FOR USERS

1. The statistics on student loans in this annex were compiled by the Student Loans Company (SLC).
2. A related statistical first release for which this official statistic is provided can be found at <http://www.slc.co.uk/statistics/national-statistics>
3. Repayments for income contingent repayment loans are normally deducted from earnings by employers at the rate of 9% of income above the income threshold. The income threshold was £10,000 until it was increased to £15,000 in April 2005. The threshold increased in April 2012 to £15,795. Given that the repayments are deducted by employers there is no concept of arrears unless the borrower goes overseas where the repayments are collected directly by SLC and arrears may arise if the customer does not adhere to the repayment schedule. Arrangements are also in place for repayments via HMRC for Self Assessment customers. SLC collects monies directly where the borrower lives overseas or has a small balance or has switched to direct debit repayments because they are nearing the end of repayment. SLC also receives voluntary repayments directly from borrowers where they wish to pay more than the regulatory amount.
4. Borrowers become liable to repay their loans in the April after they graduate or otherwise leave the period of study for which they received loans. Many go on to further study e.g. postgraduate study but their liability to repay has begun and they will make repayments if they earn enough in the tax year alongside their study. Borrowers are grouped into repayment cohorts based on the year in which their liability to repay began.
5. The data held by the Student Loans Company (SLC) at 31st March 2013 for repayments via HM Revenue and Customs (HMRC), and the resultant status information, interest applied and outstanding balance, represent mostly the effect of repayments in tax year 2011/12. Backdated information can be received from HMRC causing the data posted by SLC in one financial year to cover multiple tax years. The purpose of this publication is to show the data by tax year in order to represent the time series from the point of view of the borrowers themselves and their actual repayment history.

#### Repayment Status (Table 1)

6. Some of the repayment status categories in Table 1 are the result of information received from HMRC. Information is received monthly giving the up to date employment status of borrowers. If HMRC cannot identify the borrower in their records from the information provided by SLC the borrower will be in the category of "Not Currently Repaying - Further Information Required to Establish Correct Repayment Status". If it shows they are currently on Job Seekers Allowance then they will be in the category of "does not require repayment at this point". If it shows they are in employment then they will be in the category of "awaiting first tax year return to determine if above earnings threshold". If HMRC have found the borrower but there is no employment record at the end of the latest month they are in the category of "In UK tax system – No Live Employment at HMRC". HMRC notify SLC of repayments deducted by employers during a year once employers provide those details to HMRC on their annual returns after the end of each financial year. So it is only when that happens, that SLC will know if a borrower has been above or below the earnings threshold. The borrower will then be shown in the appropriate category. However, if the borrower has ceased to have an employment record they will revert to being in "In UK tax system – No Live Employment at HMRC" because that is a more up to date indicator than the post tax year earnings record.

7. The profile of EU borrowers is different to that of UK national borrowers for a number of reasons: firstly only those who have worked in the UK will have a National Insurance Number. Secondly it is assumed that they are more likely to go overseas after HE than are UK national borrowers. Although the profiles are different it should be noted that the majority of borrowers who are known to be resident overseas are UK national.

8. Academic Year 2006/07 was the first year that students were awarded loans for tuition fees. Prior to that, students were eligible for means tested grants for fees.

9. The 2010 repayment cohort contains the first significant group of EU tuition fee loan borrowers. The group will predominantly comprise of the 2006/07 entrants who have completed three year courses. EU borrowers in earlier repayment cohorts will mostly comprise of those borrowers on one or two year courses or those who left their courses early.

10. From 2009, SLC took action against those borrowers who moved overseas and did not provide SLC with adequate information to allow the processing of repayments. One of the measures was to place borrowers in arrears so that legal action may be brought against them. This necessary change in the process led to an increase in the number of borrowers residing overseas and in arrears. It should be noted that the figure will also include UK borrowers who have moved overseas after completing their studies.

11. From December 2009 a new repayment method was introduced which would allow those borrowers who were nearing end of repayment to switch to direct debit repayments. In doing so, borrowers could avoid the possibility of over repaying their loan.

12. This publication was produced by the Student Loans.

### **Repayments via HMRC (Table 2A – 2B)**

13. The average repayment amount dropped for all repayment cohorts except the 2004 cohort between tax year 2004/05 and 2005/06 due to the increase in the income threshold from £10,000 to £15,000. The growth in earnings in year 2 of repayment for the 2004 cohort was enough to outweigh the effect of the income threshold change.

### **Repayments via direct repayment channel to SLC (Table 2C)**

14. The average repayment is significantly higher than repayments made via HMRC (Table 2C). This is because some EU borrowers have chosen to make direct repayments to repay their balance in full or make large lump sum repayments to reduce the balance. Direct repayments to SLC include voluntary repayments which can be made by borrowers who are not yet due to repay, and additional voluntary repayments from borrowers who are also making repayments via HMRC. Direct repayments also include repayments from EU tuition loan borrowers who are living overseas, who are liable to repay, and are doing so via a repayment schedule. Details of repayment rates per country of residence can be found at : <http://www.studentloanrepayment.co.uk>

### **Outstanding Debt (Table 3)**

The average amount of debt outstanding for each repayment cohort has increased year on year. Interest added to the balance in the early years of repayment has tended to outweigh the repayments made and many of the borrowers have gone on to take out further loans after their initial loans became liable for repayment. Table 3 excludes those who have fully repaid their loans; therefore figures on average amount owed cover those who have outstanding debt only.