



**Statistical
First Release**



18th June 2015

Correction Notice

STUDENT LOANS FOR HIGHER EDUCATION IN NORTHERN IRELAND, FINANCIAL YEAR 2013-14

A minor production error has been corrected in this release.

Originally published on 19th June 2014, the number of borrowers receiving refunds for Northern Ireland in the financial year 2013-14 shown in Table 2 was incorrect.

The figures have been revised.

The Student Loans Company apologise for any inconvenience.

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STUDENT LOANS FOR HIGHER EDUCATION IN NORTHERN IRELAND, FINANCIAL YEAR 2013-14

INTRODUCTION

This statistical first release provides statistics on loan outlays, repayments of loans and borrower activity for Northern Ireland domiciled students studying in Higher Education (HE) and European Union (EU) students studying in Northern Ireland, and covers financial years up to 2013-14. Figures are provided for Income Contingent Loans (ICR), which were introduced in 1998/99. All the figures cover publicly owned debt only.

KEY POINTS

- The total amount lent to eligible HE students in financial year 2013-14 was £273.3m, an increase of 8% compared with 2012-13. *Table 1.*
- Net repayments posted to customer accounts amounted to £56.9m in the financial year 2013-14, an increase of 5% compared to 2012-13. Repayments included £5.5m paid earlier than required, an increase of 2% compared with 2012-13 (*Table 1*).
- The balance outstanding (including loans not yet due for repayment) at the end of financial year 2013-14 was £2.2bn, an increase of 13% when compared to 2012-13 (*Table 1 and Chart 2*).
- At the end of 2013-14 there were 184,900 borrowers; of these, 117,100 had accounts liable for repayment. These figures represent an increase of 7% and 9% respectively compared to the position at the end of 2012-13. *Table 2.*
- The average debt for all borrowers who still had a live account at the end of tax year 2012-13 ranged from £7,170 for the 2000 repayment cohort (after 13 years of recorded repayment history) to £16,820 for the 2013 repayment cohort (on entry into repayment). The average debt for the 2014 repayment cohort which just entered repayment was £17,720 at the end of tax year 2013-14 *Table 5A(iii)*.
- 17,200 (12%) of the borrowers who had become liable to repay had fully repaid their loan. *Tables 3A(i) and 3A(ii)* show how the number and percentage of borrowers who had fully repaid their loan varies by repayment cohort.

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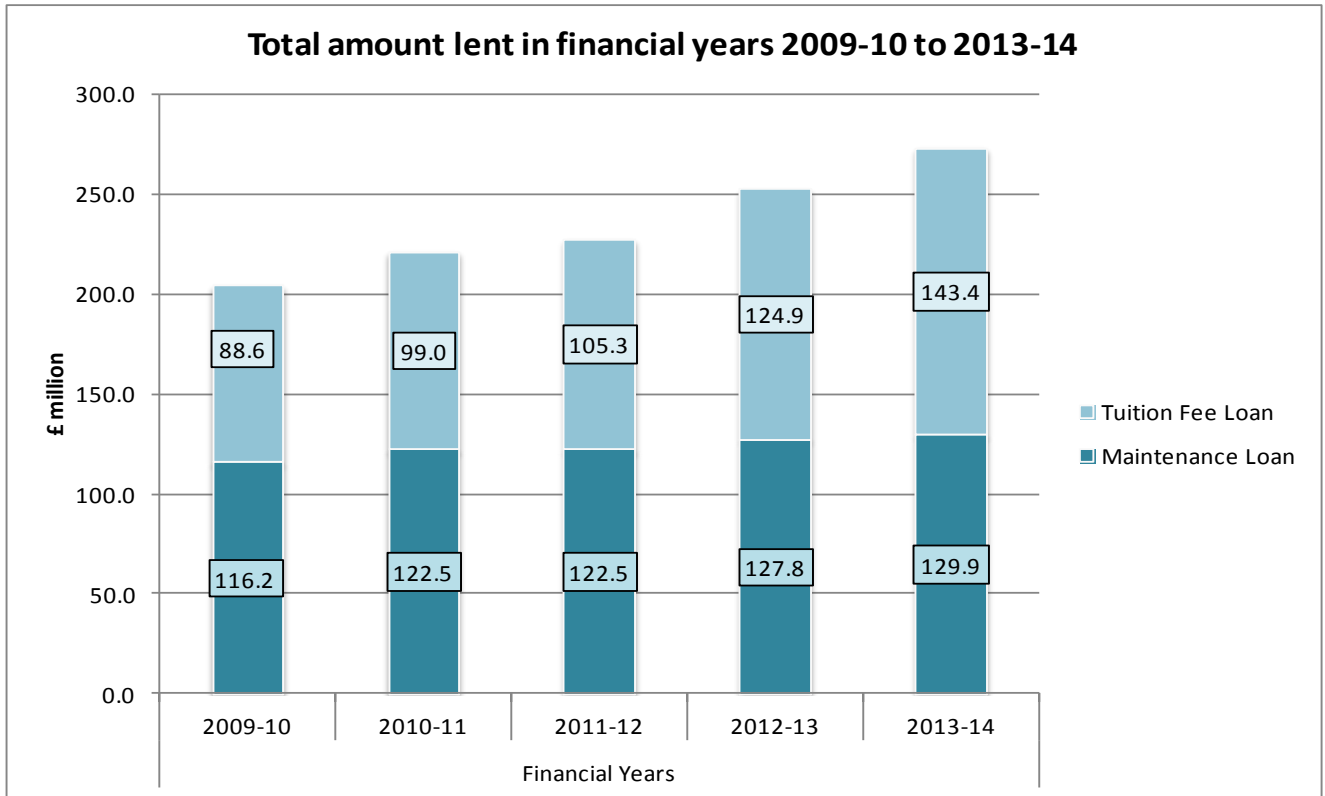
DEFINITIONS

Account 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.
Administration charges	A non-interest bearing penalty imposed on accounts where extra administration is required (e.g. in cases of arrears or default).
Cancelled loan	The borrower no longer has any liability to repay as provided for in the loans regulations. A borrower's liability shall be cancelled: <ul style="list-style-type: none"> • On the death of the borrower; • On reaching the age cancellation criteria for their loan (age 50, age 60 or after 25 years depending on the type of loan and year taken out); or • If borrower is in receipt of a disability related benefit and permanently unfit for work.
In arrears	Borrowers who have at least one loan on which repayments are overdue. Arrears arise when a borrower moves overseas and fails to repay SLC according to their repayment schedule. Additionally any borrower who moves overseas and fails to provide the information required to agree the appropriate repayment schedule will also be placed in arrears.
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 and part-time loans. Hardship loans and part-time loans ceased to be issued after 2003/04.
Income Threshold	The earnings level at which borrowers liable to repay will make repayments.
Liable to repay	The borrower has reached their Statutory Repayment Due Date (SRDD). See definition of SRDD.
Maintenance Loan	Maintenance loans are loans to cover living costs.
New borrowers	Borrowers who had no loans at the beginning of the financial year and took out new loans during the financial year.
No live employment at Her Majesty's Revenue & Customs (HMRC)	Borrowers in the UK tax system where HMRC does not have a record of any current employment when the data cut is taken for the statistics, therefore their latest employment status is given as "to be determined"
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	The point a borrower becomes liable to begin repaying a loan, the April after graduating or otherwise leaving their course. After SRDD borrowers are required to make repayments if their income is above the threshold.
Written off loan	The borrower remains liable to repay but recovery is deemed unlikely by the loan administrator or not possible by legal judgement.

	<p>Up until July 2004 for Mortgage Style and September 2004 for ICR, Student Loans could be written off as a result of the customer becoming bankrupt. After these dates Student Loans are no longer covered by bankruptcy. Student Loans continue to be subject to Individual Voluntary Arrangements whereby part of the debt is written off once the customer completes the repayment schedule in the IVA.</p>
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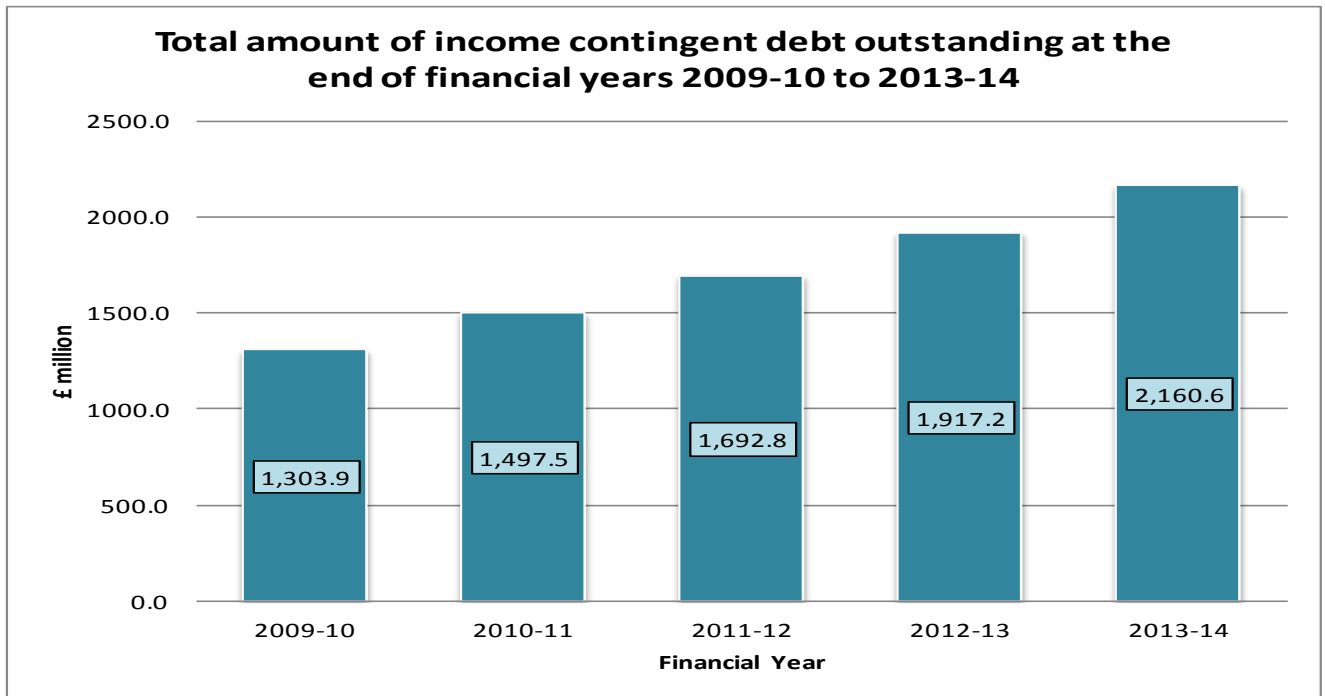
STATISTICAL COMMENTARY

Chart 1



The total amount lent in financial year 2013-14 was £273.3 million, which is an increase of 8% when compared with financial year 2012-13.

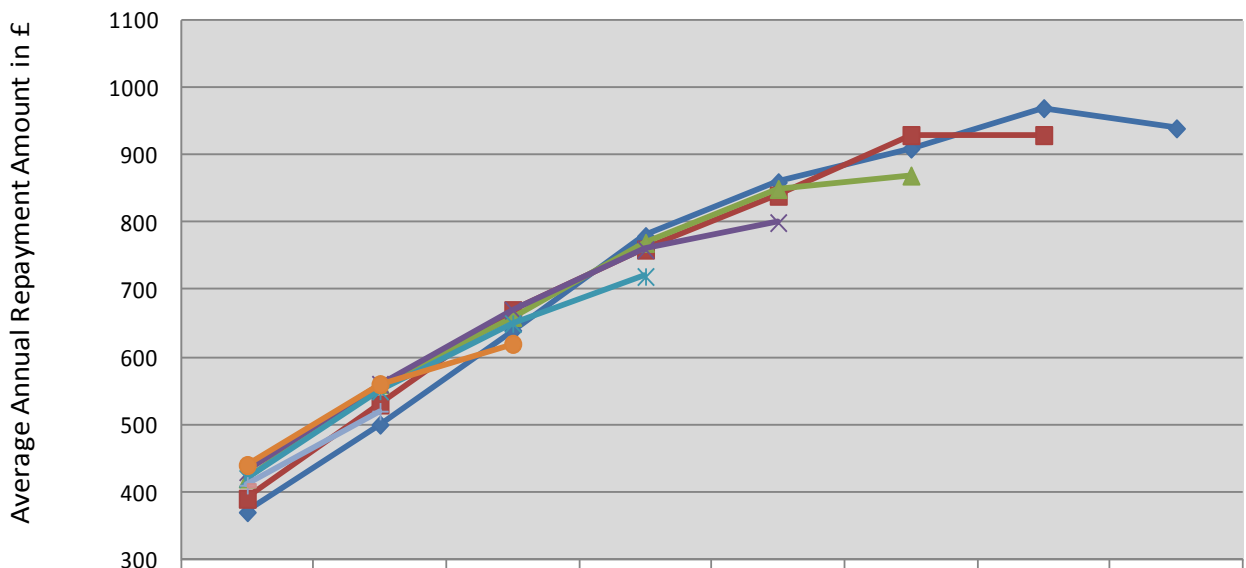
Chart 2



The outstanding balance at the end of financial year 2013-14 is 13% higher than the debt at the end of 2012-13. At this point in time the new lending and the interest added outweighs the repayments being made by those borrowers who are now liable to repay.

Chart 3

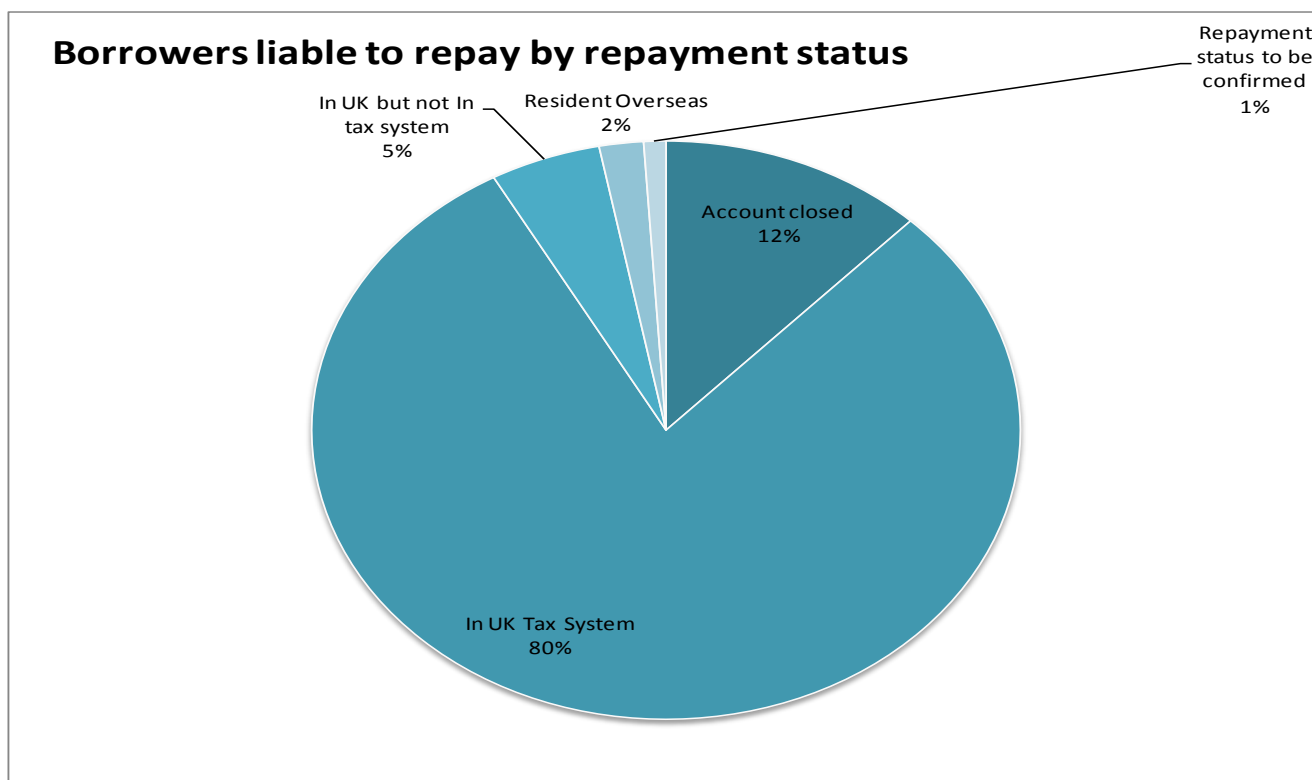
Average annual amount repaid by ICR Student Loan borrowers making repayments via HMRC (repayment cohorts 2005 to 2012)



	1st year of repayment	2nd year of repayment	3rd year of repayment	4th year of repayment	5th year of repayment	6th year of repayment	7th year of repayment	8th year of repayment
2005 Cohort	370	500	640	780	860	910	970	940
2006 Cohort	390	530	670	760	840	930	930	
2007 Cohort	420	560	660	770	850	870		
2008 Cohort	430	560	670	760	800			
2009 Cohort	420	550	650	720				
2010 Cohort	440	560	620					
2011 Cohort	410	520						
2012 Cohort	410							

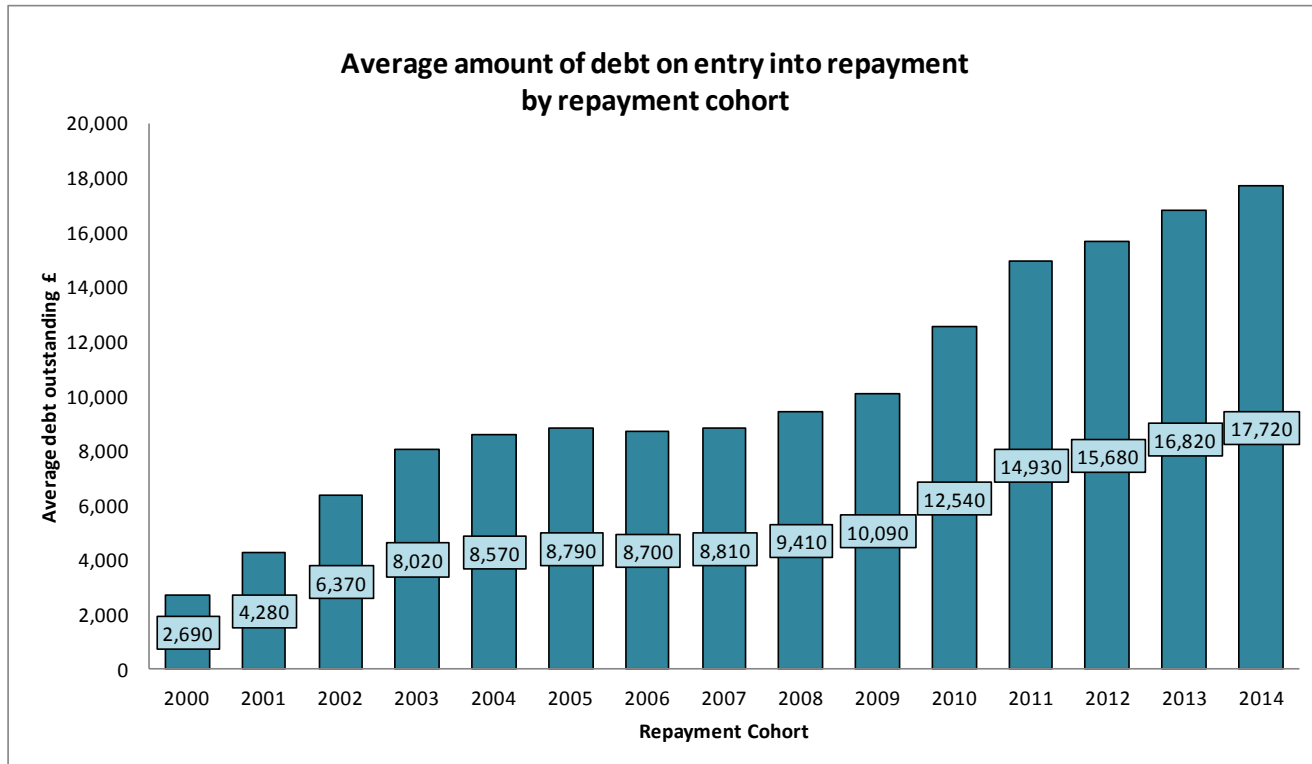
The average amount repaid increases sharply in the first and second years of repayment, followed by a more gradual increase over the following years. The increasing repayments are caused by income growth in the years after leaving HE. It can also be seen that the average repayment in the first year of repayment increased gradually through 2005 to 2008 and has been relatively static ever since. The most recent data point is for tax year 2012/13 where the income threshold was raised which leads to lower repayments than would have been the case if the previous threshold had been retained. For later years there will be downward pressure on the average as borrowers start to fully repay. At the point they fully repay they are more likely to be repaying at a level above the average of those left in the cohort at that point.

Chart 4



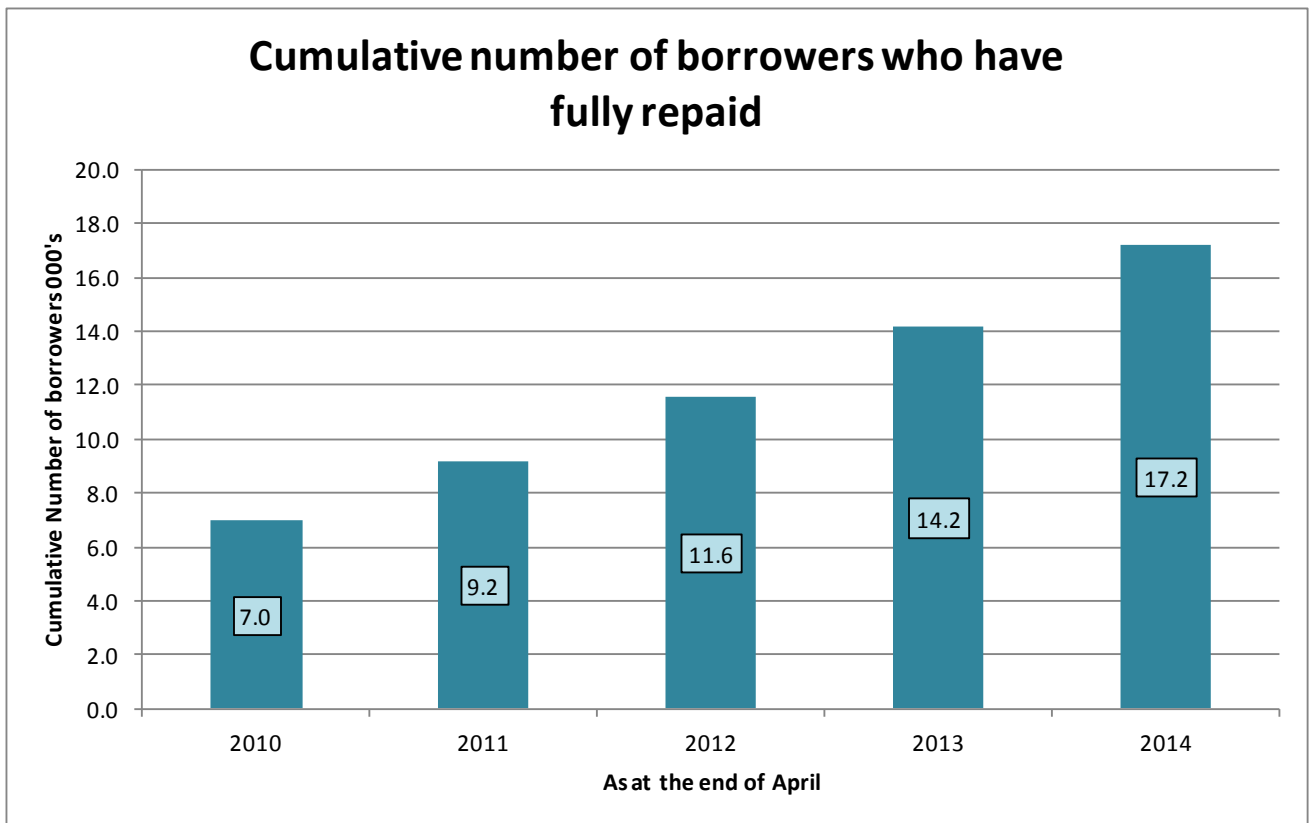
This chart covers all borrowers in the 2000 to 2014 repayment cohorts as at 30/04/2014. 12% no longer retain any debt mainly due to full repayment. More than three quarters are in the UK Tax system. Tables 3A(i) and 3A(ii) show how the number and percentage of borrowers in each repayment status varies by cohort, from repayment cohort 2000 through to the 2014 cohort.

Chart 5



The 2000 repayment cohort would only have had one year's income contingent loan. The 2001 cohort include borrowers with 2 year's of loan. Hence, the first cohort to include borrowers who completed a 3 year course would be the 2002 cohort. From that point onwards the average debt reflects the amount of loan available prior to that date and the number of years that the borrowers chose to take loans for.

Chart 6



As at 30/04/2014 there are 17,200 borrowers who have entered repayment and have fully repaid (Table 3). The figures at the end of the previous years are taken from the equivalent table in the previous year's publications.

DATA SOURCES

1. This publication uses data from a single source: administrative data from the SLC Customer Ledger Account Servicing System (CLASS). For details of the administrative sources see the published Statement of administrative sources published on the SLC website using the following link

http://www.slc.co.uk/media/520778/slc_statistics_-_statement_of_administrative_sources.pdf

DATA QUALITY

2. SLC has published the Quality Guidelines that it follows. As per those guidelines a Quality Plan is produced for each publication. The Quality Plan stipulates two stages of Quality Assurance. Data is extracted from the administrative systems then reviewed using a standard Quality Assurance checklist. The statistical tables created using that data are quality assured using the Statistical Quality guidelines. Further details can be found by following the link below

http://www.slc.co.uk/media/653716/slc_statistics_-_quality_guidelines.pdf

DATA USES

3. SLC has published a Uses Made document for National and Official statistics.

Further details can be found by following the link below

http://www.slc.co.uk/media/756631/slc_official_statistics_-_use_made.pdf

REVISIONS

4. Revisions within the data are denoted with an [r]. Some of these revisions are carried over from the previous year's publication and are, therefore, not revisions to this year's publication. Further details can be found by following the link below

http://www.slc.co.uk/media/520775/slc_statistics_-_revisions_policy.pdf

CHANGES INCLUDED IN THIS SFR

5. Tables 3A and 3B include an additional breakdown of borrowers who are in the UK tax system and are liable to repay but have a repayment status of no live employment at HMRC. The new breakdown separates these borrowers into two categories, those who have been in this status for less than 90 days and those who have been in this status for 90 days or more. 90 days is the typical period of time by which SLC would expect a borrower to have moved into one of the other Repayment Statuses.

6. Mortgage Style Loans no longer appear in this publication because the remaining balances as at the end of May 2013 were sold by the Government. The balance on Mortgage Style Loans for Northern Ireland domiciles at the end of financial year 2012-13 was £40.1 million.

NOTES ON POLICY

7. The statistics on student loans in this release were compiled by the Student Loans Company. They include public sector loans only, which are repaid on an income contingent basis. Student loans are available to eligible full-time undergraduate students and those taking full-time or part-time postgraduate initial teacher training courses. In the four academic years from 2000/01 onwards some other part-time students were able to take out loans, but these were then replaced by part-time course grants and part-time fee grants.

8. Following the Farren Review of student finance arrangements in 2000, the Higher Education Bursary was introduced for new entrants into Higher Education in Northern Ireland in academic year 2001/02. This means-tested grant was aimed at increasing access by providing additional help towards the cost of participating in HE by students from lower income households.

TUITION FEE LOANS

9. Northern Ireland domiciled students and EU students entering Higher Education in Northern Ireland from academic year 2006/07 are known as new system students and are subject to tuition fees. They can take out loans to cover the cost of their fees which are not repayable until they have left Higher Education (HE) and are earning over the earnings threshold which remains at £15,000 per year. New students from Northern Ireland who are studying in England, Wales or Scotland in AY 13/14 are entitled to a tuition fee loan of up to £9,000 where they are subject to the new tuition fee charges, but where they are studying in Northern Ireland, they are entitled to the variable tuition fee loan of £3,685.

10. From 2006/07 students can defer payment of tuition fees by taking out a Tuition Fee loan. As well as being available to new system students, this option is also available to pre-2006/07 entrants if they make a full or partial contribution to their fixed fees. Students can take out as much or as little fee loan as they choose, up to the maximum amount of fees being charged. The repayment of Tuition Fee Loans debt is no different to that for Maintenance loans debt. When the borrower goes into repayment they effectively have a single combined debt balance to be repaid according to the Income Contingent repayment regulations

11. Tuition Fee Loans became available to EU students studying in Northern Ireland in academic year 2006/07. Prior to this year EU students were not entitled to any form of Student Loan.

REPAYMENT OF INCOME CONTINGENT LOANS

12. 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.

13. Repayments are at the rate of 9% of income above the income threshold (which has been £15,000 since April 2005 and was previously £10,000). Apart from a few exceptions, where borrowers live overseas or have small balances, SLC does not collect monies from borrowers with income contingent loans – this is done through the taxation system.

14. Over-repayments can occur due to the fact that the employer does not know the loan balance and simply makes the 9% deduction in the pay period. The employer is instructed to stop deductions once the SLC knows that the customer has fully repaid. Hence, with this process there is always a residual over-repayment by the customer which is refunded by the SLC. Another type of refund is where deductions were made in one or more pay periods but the total earnings over the tax year are less than the earnings threshold.

15. From December 2009 a new repayment option was introduced which would allow those borrowers who were nearing end of repayment to switch to direct debit repayments. In doing so,

borrowers avoid the possibility of over repaying their loan.

16. The data held by the Student Loans Company (SLC) at 31st March 2014 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 2012/13. 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.

ANNUAL INTEREST RATE

17. The annual Retail Price Index from March to March is normally used as the basis for the interest rate for both types of student loan from the following September to August. However, additionally for ICR loans, the interest rate cannot be more than 1% higher than the base rate of major banks, or alternatively the Government may choose not to set an interest rate (effectively 0%).

18. The interest rate on Income Contingent loans was 1.5% from 1 September 2012 to the end of August 2013. From 1st September 2013, until further notice, the interest rate will continue to be 1.5%. The interest rate does not affect the monthly repayment amount of Income Contingent Loans; it will affect the time taken to repay.

RELATED STATISTICAL PUBLICATIONS

19. SLC also produces the Official Statistics: 'Student Support for Higher Education in Northern Ireland'. This publication provides statistics on Northern Irish domiciled and EU domiciled applicants studying in Northern Ireland, which have been approved for student support by academic year of application.

The latest publication can be found at: <http://www.slc.co.uk/media/694176/slcsfr072013.pdf>

FACTORS AFFECTING TIME SERIES

20. 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.

21. Regulations were changed in 2004 to exclude student loans debt from bankruptcy arrangements. The vast majority of loan written off due to bankruptcy prior to the regulation change were processed by financial year 2009-10. However, in 2011 a further review identified some pre-2005 bankruptcy cases which required student loan write off to be processed. This has led to a peak in write off due to bankruptcy in financial year 2011-12.

22. 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 2013 to £16,365. The effect of the latest threshold change will not be seen until the repayment statistics for tax year 2013/14 are published in June 2015.

23. 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.

24. 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.

25. Regulations were changed in 2010 to exclude Student Loans debt from Individual Voluntary Agreement (IVA) arrangements. A review of the IVA case list in 2011 identified a backlog of customers who have complied with their IVA arrangements i.e. completed reduced repayments over a 5 or 6 year period. This led to a peak in the student loan write off due to IVA arrangements in financial year 2011-12. There will continue to be further write off of loans for IVA customers who complete their IVA repayment schedules (set up before 2010) over future years.

NOTES FOR USERS

REPAYMENT STATUS (Table 3)

26. Some of the repayment status categories in Table 3 are the result of information received from HMRC. This information is received on a monthly basis, giving the up to date employment status of borrowers. Borrowers are grouped as follows:

- a. 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 Being Sought".
- b. 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".
- c. If they are in their first year of liability and it shows they are in employment then they will be in the category of "awaiting first tax year return to determine if earnings above threshold".
- d. 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".
- e. Once the borrower has been in the tax system for one tax year HMRC will be able to pass on returns from the borrower's employer(s) to show if the borrower is above or below the earnings threshold for repayment. 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.
- f. 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".

27. 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.

28. 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.

Repayments via HMRC (Table 4A – 4B)

29. 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 4C)

30. The average repayment is significantly higher than repayments made via HMRC (Table 4C). 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 5)

31. 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 5 excludes those who have fully repaid their loans; therefore figures on average amount owed cover those who have outstanding debt only.

USER CONSULTATION

32. Consultation exercises are conducted by SLC on the Official Statistics it produces in order to understand who uses the publications, for what purpose, and to find out how they can be made more useful in terms of content, methodology, timeliness and presentation. As part of the consultation process SLC runs surveys. See the User Consultation Survey section of the SLC website at

<http://www.slc.co.uk/statistics/statistics-user-consultation.aspx>

NATIONAL STATISTICS

33. This is a National Statistics publication. National Statistics are produced to high professional standards set out in the National Statistics Code of Practice. They undergo regular quality assurance reviews to ensure they meet customer needs. They are produced free from any political interference.

TABLE GUIDE

Table 1	The amounts paid out in Income Contingent Loans and repayments applied to individual loan accounts during financial years 2011-12 to 2013-14 broken down by repayment plan and study mode.
Table 2	Detailed breakdown of figures for Income Contingent Loan borrower repayment activity for 2013-14 and comparisons to figures for financial years 2011-12 and 2012-13.
Table 3:	ICR Student Loans borrowers liable to repay by repayment cohort and repayment status as at 30/04/2014.
Table 4:	ICR Student Loans borrowers making repayments via HMRC by repayment cohort and tax year as at 30/04/2014. Table 4C details repayments made by non-UK EU borrowers making repayments directly to SLC.
Table 5:	ICR Student Loans borrowers with outstanding debt by repayment cohort and tax year as at 30/04/2014.

Table 1 : Student Loan outlay and repayments: financial years 2011-12 to 2013-14 [1]: amounts (£000)

Northern Ireland domiciled students studying in the UK and Republic of Ireland and EU students studying in Northern Ireland

Financial years	2011-12	2012-13	2013-14
	Income Contingent Loans	Income Contingent Loans	Income Contingent Loans
Total amount outstanding (including loans not yet due for repayment) at start of financial year, including interest	1,497,494	1,692,750	1,917,195
Reversal of previous year end timing adjustments	5	-	
Opening balance after adjustments	1,497,500	1,692,750	1,917,195
PLUS			
Amount lent during financial year	227,801	252,696	273,308
<i>of which:</i>			
Maintenance Loans	122,521	127,818	129,929
Tuition Fee Loans	104,052	123,660	142,069
Tuition Fee Loans to EU students	1,229	1,218	1,310
Amount of interest added to loans during the financial year [2]	16,439	26,175	27,467
Administration charges applied during the financial year	3	3	4
Balance transfers	-	-	15
MINUS			
Net repayments posted during the financial year	48,768	53,972	56,936
<i>of which:</i>			
Repaid by customer to SLC	7,812	7,157	7,948
Reported by HMRC as collected via PAYE and Self Assessment	42,258	48,143	50,478
Refunded by SLC to customer	-1,301	-1,328	-1,489
of which:			
amount repaid earlier than required [3]	6,489	5,335	5,459
Amount repaid in respect of the Repayment of Teachers' Loans scheme during the financial year	.	.	.
Amount otherwise cancelled during the financial year	227	464	646
<i>of which:</i>			
Because of death	119	420	508
Because of age	-	3	59
Because of disability	4	13	11
Because of bankruptcy [4]	41	-	48
On completion of Individual Voluntary Arrangement (IVA) [4]	13	-	20
Trivial balances	-	-	-
Other	-	28	-1
Total amount outstanding at the end of the financial year, including loans not yet due for repayment [2][5]	1,692,748	1,917,187	2,160,576
Year-end reconciling adjustments [6]	2	6	3
Balance after adjustments	1,692,750	1,917,193	2,160,579
of which:			
(a) debt incurred as an Northern Ireland domicile	1,688,004	1,911,219	2,153,312
of which: debt not yet liable for repayment	658,623	705,209	758,067
of which: debt liable for repayment	1,029,380	1,206,010	1,395,244
of which: debt on accounts in arrears	6,800	9,992	15,500
of which: arrears amount [7]	1,165	2,093	3,339
(a) debt incurred as an EU domicile	4,746	5,974	7,267
of which: debt not yet liable for repayment [8]	2,984	3,226	3,447
of which: debt liable for repayment [9]	1,762	2,749	3,820
of which: debt on accounts in arrears	206	518	993
of which: arrears amount	151	299	447

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

This table represents the amount of student loans paid out to Northern Ireland domiciled students and non UK EU domiciled students in financial year 2011-12 to 2013-14. Students who are normally domiciled in the EU outside of the UK are eligible for Tuition Fee Loans only which are paid directly to the university or college which they attend.

This table also shows the amount of loans repaid in each of the financial years by former students who are now liable to repay their student loan debt. Students become liable to repay their loans from the April after graduation, or for those who do not graduate, the April following the date the student withdraws from the course.

Table 2 : Student Loan outlay and repayments: Financial years 2011-12 to 2013-14: borrower activity

Income Contingent Loans

Northern Ireland domiciled students studying in the UK and Republic of Ireland and EU students studying in Northern Ireland

000s

Financial years	2011-12					2012-13					2013-14				
	Maintenance Loans [11]	Fee Loans (Northern Ireland Domiciled)	Total Northern Ireland Loans	Fee Loans (EU in Northern Ireland)	Total IC Loans [10]	Maintenance Loans [11]	Fee Loans (Northern Ireland Domiciled)	Total Northern Ireland Loans	Fee Loans (EU in Northern Ireland)	Total IC Loans [10]	Maintenance Loans [11]	Fee Loans (Northern Ireland Domiciled)	Total Northern Ireland Loans	Fee Loans (EU in Northern Ireland)	Total IC Loans [10]
Number of borrowers at beginning of the financial year	144.1	66.1	146.7	0.8	147.6	156.3	78.2	159.3	1.0	160.3	167.5	90.4	170.9	1.2	172.0
Number of borrowers with accounts closed due to full repayment in financial year of which:	0.7	0.1	0.7	-	0.7	0.7	0.1	0.8	-	0.8	0.8	0.1	0.8	-	0.8
paid off before liability for repayment had arisen	0.1	-	0.1	-	0.1	0.1	-	0.1	-	0.1	0.1	-	0.1	-	0.1
Number of borrowers receiving refunds of repayments in financial year	1.7	0.1	1.7	-	1.7	2.0	0.1	2.0	1.3	3.4	2.4	0.2	2.4	-	2.4
Number of borrowers with accounts cancelled in financial year of which:	-	-	-	-	-	0.1	-	0.1	-	0.1	0.1	-	0.1	-	0.1
because of death	-	-	-	-	-	-	-	0.1	-	0.1	-	-	-	-	-
because of age	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
because of disability	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
because of bankruptcy [4]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
on completion of Individual Voluntary Arrangement (IVA) [4]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
New borrowers in financial year	12.6	12.3	13.0	0.2	13.2	12.1	12.3	12.4	0.1	12.6	13.1	13.0	13.3	0.2	13.5
All borrowers at the end of financial year [10]	156.3	78.2	159.3	1.0	160.3	167.5	90.4	170.9	1.2	172.0	179.9	103.3	183.6	1.3	184.9
of which:															
(A) Borrowers with accounts not yet liable for repayment of which	56.1	51.9	58.4	0.7	59.1	56.4	53.3	58.7	0.6	59.3	57.9	55.2	60.1	0.6	60.7
who have made one or more repayments	0.9	0.6	1.0	-	1.0	0.6	0.5	0.7	-	0.7	0.6	0.4	0.7	-	0.7
who have made no repayments	55.2	51.2	57.4	0.7	58.0	55.8	52.8	57.9	0.6	58.6	57.3	54.8	59.3	0.6	59.9
(B) Borrowers with accounts being closed of which	9.2	0.4	9.3	-	9.3	11.4	0.6	11.4	-	11.5	13.6	0.8	13.8	-	13.8
who have fully repaid [12]	9.1	0.3	9.2	-	9.2	11.3	0.5	11.4	-	11.4	13.5	0.8	13.7	-	13.7
who are having their account cancelled [13]	0.1	-	0.1	-	0.1	0.1	-	0.1	-	0.1	0.1	-	0.1	-	0.1
(C) Borrowers with accounts liable for repayment	97.3	30.3	98.1	0.4	98.4	106.0	41.1	107.1	0.5	107.6	115.0	52.4	116.5	0.7	117.1

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

Source: Student Loans Company

This table shows the repayment status of Income Contingent loan borrowers at the end of the last three financial years. Income Contingent loans have been available to UK domiciled borrowers from 1998/99. The table shows the numbers of Northern Ireland domiciled borrowers with a maintenance loan, a fee loan and the total with either or both types of loan. The table also shows the number of borrowers who are normally domiciled in the EU (outwith UK) who have borrowed a Fee Loan paid directly to the university or college attended to cover the cost of tuition.

The number of borrowers at the beginning differs from the the number at the end of the financial year. This is because the numbers at the end of the financial year excludes borrowers who have fully repaid their loan during the financial year, and will also include new, first time borrowers during the financial year. It will also exclude those borrowers who had their loans cancelled during the financial year for reasons of death, disability etc.

Table 3: ICR Student Loans borrowers liable to repay by repayment cohort and repayment status [14] as at 30/04/2014 [15]

Table 3A(i): UK and EU: Number of ICR Student Loans borrowers liable to repay

Borrowers who received loans as Northern Ireland domiciled students studying in the UK or as EU students studying in Northern Ireland [16]

Repayment Status	Number of borrowers in thousands [17]														
	Account closed		In the UK tax system					Known to be in the UK	Resident overseas			Repayment status to be confirmed	Total		
	Fully repaid	Loan has been cancelled	Above earnings threshold or has made a repayment in last tax year [18]	Below earnings threshold in the last tax year [18]	No live employment at HMRC <=90 days [19]	No live employment at HMRC >90 days [19]	Awaiting first year tax return to determine if earnings above threshold [18]	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 [20]	Not currently repaying - Further information being sought[21][22]	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	1.9	0.1	2.4	0.8	-	0.4	-	0.2	-	-	-	-	-	0.1	6.1
2003	2.8	0.1	4.3	1.2	0.1	0.7	-	0.4	0.1	0.1	0.1	-	-	0.2	9.9
2004	2.6	-	4.6	1.3	0.1	0.8	-	0.3	0.1	0.1	0.1	-	-	0.1	10.3
2005	2.2	-	5.1	1.4	0.1	0.7	-	0.4	0.1	0.1	0.1	-	-	0.2	10.5
2006	1.8	-	5.5	1.7	0.1	0.8	-	0.4	0.1	0.1	0.1	-	-	0.1	10.8
2007	1.4	0.1	5.9	1.7	0.2	0.9	-	0.4	0.1	0.1	0.1	-	-	0.1	11.1
2008	1.2	-	6.2	2.2	0.2	0.9	0.1	0.5	0.2	0.1	0.1	-	-	0.1	11.7
2009	0.8	-	6.2	2.7	0.2	1.0	0.1	0.5	0.2	0.1	0.2	0.1	-	0.1	12.1
2010	0.5	-	6.0	3.1	0.2	1.0	0.1	0.6	0.2	0.1	0.2	0.1	-	0.1	12.1
2011	0.3	-	5.4	3.5	0.3	1.1	0.2	0.7	0.2	0.1	0.2	0.1	-	0.1	12.2
2012	0.3	-	4.6	4.1	0.3	1.1	0.6	0.7	0.1	0.1	0.2	0.1	-	0.1	12.3
All cohorts with at least one tax year processed	17.0	0.5	57.3	24.2	1.8	9.6	1.2	5.4	1.4	0.8	1.3	0.5	1.3	1.3	122.0
2013	0.2	-	0.4	0.6	0.3	1.1	8.4	1.0	0.1	-	0.2	0.1	-	0.1	12.5
2014	0.1	-	-	-	0.4	1.3	8.9	1.2	-	-	0.2	-	-	0.2	12.5
Cohorts with no tax year processed as yet	0.3	0.0	0.4	0.6	0.8	2.5	17.3	2.2	0.1	0.0	0.4	0.1	0.2	0.2	24.9
All ICR borrowers who have become liable to repay	17.2	0.5	57.7	24.8	2.6	12.1	18.5	7.6	1.5	0.8	1.6	0.5	1.5	1.5	147.0

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

This table shows the latest known repayment status of borrowers who have become liable for repayment by April 2014. Until their debt is fully repaid or cancelled they can move into and out of any of the other statuses.

The 2014 repayment cohort represent those borrowers who became liable to repay in April 2014. 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.

Table 3: ICR Student Loans borrowers liable to repay by repayment cohort and repayment status [14] as at 30/04/2014 [15]

Table 3A(ii): UK and EU: Percentage of ICR Student Loans borrowers liable to repay

Borrowers who received loans as Northern Ireland domiciled students studying in the UK or as EU students studying in Northern Ireland [16]

Repayment Status	Number of borrowers as a percentage of the cohort total [17]													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 [18]	Below earnings threshold in the last tax year [18]	No live employment at HMRC <=90 days [19]	No live employment at HMRC >90 days [19]	Awaiting first year tax return to determine if earnings above threshold [18]	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 [20]	Not currently repaying - Further information being sought[21][22]		
Repayment Cohort								Repaying	Defaulted in arrears					
2000	43%	1%	27%	13%	-	8%	-	5%	-	1%	1%	-	2%	100%
2001	31%	1%	35%	16%	1%	8%	-	4%	-	-	1%	-	2%	100%
2002	31%	1%	40%	13%	1%	7%	-	4%	1%	1%	1%	-	1%	100%
2003	28%	1%	44%	12%	1%	7%	-	4%	1%	1%	1%	-	2%	100%
2004	26%	-	45%	13%	1%	8%	-	3%	1%	1%	1%	-	1%	100%
2005	21%	-	49%	14%	1%	7%	-	4%	1%	1%	1%	-	1%	100%
2006	17%	-	51%	15%	1%	7%	-	4%	1%	1%	1%	-	1%	100%
2007	13%	-	53%	16%	1%	8%	-	4%	1%	1%	1%	-	1%	100%
2008	10%	-	53%	19%	2%	8%	-	4%	1%	1%	1%	-	1%	100%
2009	7%	-	52%	22%	2%	8%	1%	4%	1%	1%	1%	-	1%	100%
2010	4%	-	49%	25%	2%	8%	1%	5%	1%	1%	1%	1%	1%	100%
2011	3%	-	44%	29%	2%	9%	2%	6%	1%	1%	2%	1%	1%	100%
2012	2%	-	38%	33%	2%	9%	5%	6%	1%	-	2%	1%	1%	100%
All cohorts with at least one tax year processed	14%	-	47%	20%	1%	8%	1%	4%	1%	1%	1%	-	1%	100%
2013	1%	-	3%	5%	3%	9%	68%	8%	1%	-	2%	1%	1%	100%
2014	1%	-	-	-	4%	11%	72%	10%	-	-	1%	-	1%	100%
Cohorts with no tax year processed as yet	1%	-	2%	2%	3%	10%	70%	9%	-	-	2%	-	1%	100%
All ICR borrowers who have become liable to repay	12%	-	39%	17%	2%	8%	13%	5%	1%	-	1%	-	1%	100%

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

Source: Student Loans Company

Table 3: ICR Student Loans borrowers liable to repay by repayment cohort and repayment status [14] as at 30/04/2014 [15]

Table 3 (iii): EU: Number of ICR Tuition Fee Loan borrowers [16] liable to repay

Borrowers who received Tuition Fee Loans as EU students studying in Northern Ireland [16]

Repayment Status	Number of borrowers [17]													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 [18]	Below earnings threshold in the last tax year [18]	No live employment at HMRC <90 days [19]	No live employment at HMRC >90 days [19]	Awaiting first year tax return to determine if earnings above threshold [18]	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 [20]	Not currently repaying - Further information being sought[21][22]		
Repayment Cohort								Repaying	Defaulted in arrears					
2008	10	-	-	-	-	-	-	-	-	-	5	5	-	25
2009	10	-	5	5	-	-	-	-	-	5	15	15	-	60
2010	15	-	5	5	-	5	10	-	10	10	30	35	5	135
2011	10	-	15	15	-	5	5	-	5	10	45	35	20	170
2012	15	-	10	5	-	5	10	5	10	10	55	30	20	170
All cohorts with at least one tax year processed	65	-	35	30	5	15	30	10	25	30	145	120	50	560
2013	5	-	-	-	5	5	25	5	5	5	60	35	20	170
2014	-	-	-	-	-	-	30	-	-	-	50	-	90	175
Cohorts with no tax year processed as yet	10	-	-	-	5	5	55	5	10	5	110	35	110	345
All ICR borrowers who have become liable to repay	70	-	35	30	10	20	80	15	35	35	255	155	160	905

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

Source: Student Loans Company

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 3 : ICR Student Loans borrowers liable to repay by repayment cohort and repayment status [18] as at 30/04/2014 [19]

Table 3 (iv): EU: Percentage of ICR Tuition Fee Loan borrowers [20] liable to repay

Borrowers who received Tuition Fee Loans as EU students studying in Northern Ireland [20]

Repayment Status	Number of borrowers as a percentage of the cohort total [17]													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 [18]	Below earnings threshold in the last tax year [18]	No live employment at HMRC <90 days [19]	No live employment at HMRC >90 days [19]	Awaiting first year tax return to determine if earnings above threshold [18]	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 [20]	Not currently repaying - Further information being sought [21][22]		
Repayment Cohort								Repaying	Defaulted in arrears					
2008	48%	-	4%	-	-	-	4%	-	4%	-	13%	17%	9%	100%
2009	19%	-	11%	6%	2%	2%	2%	2%	3%	5%	21%	26%	2%	100%
2010	11%	-	3%	4%	1%	4%	6%	1%	7%	7%	24%	26%	5%	100%
2011	7%	-	8%	8%	-	3%	4%	1%	4%	5%	27%	20%	13%	100%
2012	8%	-	5%	4%	1%	2%	7%	3%	5%	5%	31%	19%	11%	100%
All cohorts with at least one tax year processed	11%	-	6%	5%	1%	3%	5%	2%	5%	6%	26%	22%	9%	100%
2013	4%	-	-	1%	2%	2%	14%	2%	4%	2%	37%	20%	12%	100%
2014	1%	-	-	-	1%	1%	16%	1%	1%	-	27%	-	51%	100%
Cohorts with no tax year processed as yet	2%	-	-	-	2%	2%	15%	2%	3%	1%	32%	10%	32%	100%
All ICR borrowers who have become liable to repay	8%	-	4%	3%	1%	2%	9%	2%	4%	4%	28%	17%	18%	100%

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

Source: Student Loans Company

Table 4A: ICR Student Loans borrowers making repayments via HMRC [23] by repayment cohort and tax year [24] as at 30/04/2014 [15]

Table 4A(i): UK and EU: Number of ICR Student Loans borrowers making repayments via HMRC [23]

Borrowers who received loans as Northern Ireland domiciled students studying in the UK or as EU students studying in Northern Ireland [16]

Tax Year of repayment		Number of borrowers repaying in 000s [17]												
		2000/01	2001/02	2002/03	2003/04	2004/05	2005/06 [25]	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13
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	0.3
	2001	.	0.6	0.7	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	0.9	0.8
	2002	.	.	2.1	2.8	3.1	2.8	3.1	3.3	3.2	3.2	3.2	3.2	2.9
	2003	.	.	.	4.3	5.0	4.7	5.2	5.6	5.6	5.6	5.8	5.5	5.1
	2004	.	.	.	.	4.9	4.4	5.1	5.7	5.9	6.0	6.1	5.9	5.5
	2005	.	.	.	.	.	3.6	4.7	5.5	5.9	6.1	6.5	6.3	6.0
	2006	.	.	.	.	.	.	3.9	5.1	5.6	6.0	6.5	6.5	6.2
	2007	.	.	.	.	.	.	.	4.1	5.2	5.7	6.4	6.7	6.7
	2008	.	.	.	.	.	.	.	.	4.7	5.4	6.3	6.8	6.9
	2009	.	.	.	.	.	.	.	.	.	4.8	5.9	6.6	6.8
	2010	.	.	.	.	.	.	.	.	.	.	4.9	5.9	6.4
	2011	.	.	.	.	.	.	.	.	.	.	.	4.9	5.9
	2012	.	.	.	.	.	.	.	.	.	.	.	.	5.0
	2013	.	.	.	.	.	.	.	.	.	.	.	.	.
	2014	.	.	.	.	.	.	.	.	.	.	.	.	.
All ICR borrowers who made a repayment via HMRC		0.3	0.9	3.1	8.3	14.4	16.8	23.3	30.7	37.4	44.3	53.0	59.6	64.6

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

Source: Student Loans Company

Table 4A(ii): UK and EU: Amount repaid by ICR Student Loans borrowers making repayments via HMRC [23]

Borrowers who received loans as Northern Ireland domiciled students studying in the UK or as EU students studying in Northern Ireland [16]

Tax Year of repayment		Amount of repayment in £ millions [17]												
		2000/01	2001/02	2002/03	2003/04	2004/05	2005/06 [25]	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13
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	0.2
	2001	.	0.1	0.2	0.4	0.5	0.3	0.4	0.5	0.6	0.6	0.7	0.7	0.6
	2002	.	.	0.5	1.0	1.6	1.2	1.7	2.2	2.6	2.6	2.9	2.9	2.5
	2003	.	.	.	1.4	2.6	2.1	3.1	4.2	4.9	5.1	5.5	5.5	4.9
	2004	.	.	.	.	2.2	2.0	2.9	4.1	5.0	5.4	5.9	5.9	5.3
	2005	.	.	.	.	.	1.3	2.3	3.5	4.6	5.3	5.9	6.1	5.6
	2006	.	.	.	.	.	.	1.5	2.7	3.8	4.6	5.5	6.1	5.8
	2007	.	.	.	.	.	.	.	1.7	2.9	3.8	5.0	5.7	5.8
	2008	.	.	.	.	.	.	.	.	2.0	3.0	4.2	5.2	5.6
	2009	.	.	.	.	.	.	.	.	.	2.0	3.2	4.3	4.9
	2010	.	.	.	.	.	.	.	.	.	.	2.1	3.3	4.0
	2011	.	.	.	.	.	.	.	.	.	.	.	2.0	3.1
	2012	.	.	.	.	.	.	.	.	.	.	.	.	2.0
	2013	.	.	.	.	.	.	.	.	.	.	.	.	.
	2014	.	.	.	.	.	.	.	.	.	.	.	.	.
All ICR borrowers who made a repayment via HMRC		0.1	0.3	0.9	3.1	7.0	7.2	12.3	19.3	26.6	32.7	41.2	47.9	50.4

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

Source: Student Loans Company

Table 4A(iii): UK and EU: Average amount repaid by ICR Student Loans borrowers making repayments via HMRC [23]

Borrowers who received loans as Northern Ireland domiciled students studying in the UK or as EU students studying in Northern Ireland [16]

Tax Year of repayment	Average amount of repayment per borrower in £ [17]												
	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06 [25]	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13
Repayment Cohort													
2000	280	380	440	520	550	430	530	620	660	660	720	750	690
2001	.	260	330	410	510	360	460	560	620	670	710	750	730
2002	.	.	240	380	510	430	560	680	800	820	880	900	860
2003	.	.	.	340	510	460	600	750	870	920	960	1,000	960
2004	440	450	570	720	850	900	970	1,000	970
2005	370	500	640	780	860	910	970	940
2006	390	530	670	760	840	930	930
2007	420	560	660	770	850	870
2008	430	560	670	760	800
2009	420	550	650	720
2010	440	560	620
2011	410	520
2012	410
2013
2014
All ICR borrowers who made a repayment via HMRC	280	300	290	370	490	430	520	620	710	730	770	800	780

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

Source: Student Loans Company

These tables show the repayments made by ICR borrowers via HMRC in tax years up to and including tax year 2012/13 as known by SLC at 30/04/2014.

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 4A (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 2012/13 (and possibly for earlier tax years).

Table 4B: EU - ICR Student Loans borrowers making repayments via HMRC [23] by repayment cohort and tax year [24] as at 30/04/2014 [1]

Table 4B(i) : EU - Number of ICR Student Loans borrowers making repayments via HMRC [23]

Borrowers who received Tuition Fee Loans as EU students studying in Northern Ireland[16]

Tax Year of repayment	Number of borrowers repaying [17]						
	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13
Repayment Cohort							
2007
2008	.	.	-	5	5	5	5
2009	.	.	-	5	5	10	10
2010	.	.	-	-	5	5	10
2011	.	.	-	-	-	20	15
2012	.	.	-	-	-	-	15
2013	.	.	-	-	-	-	-
2014	.	.	-	-	-	-	-
All ICR borrowers who made a repayment via HMRC				5	15	35	50

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

Source: Student Loans Company

Table 4B(ii): EU - Amount repaid by ICR Student Loans borrowers making repayments via HMRC [23]

Borrowers who received Tuition Fee Loans as EU students studying in Northern Ireland[16]

Tax Year of repayment	Amount of repayment in £000s [17]						
	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13
Repayment Cohort							
2007
2008	.	.	1	2	2	3	2
2009	.	.	-	1	2	4	2
2010	.	.	-	-	3	4	4
2011	.	.	-	-	-	6	7
2012	.	.	-	-	-	-	8
2013	.	.	-	-	-	-	-
2014	.	.	-	-	-	-	-
All ICR borrowers who made a repayment via HMRC			1	3	7	17	24

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

Source: Student Loans Company

Table 4B(iii): EU - Average amount repaid by ICR Student Loans borrowers making repayments via HMRC [23]

Borrowers who received Tuition Fee Loans as EU students studying in Northern Ireland[16]

Tax Year of repayment	Average amount of repayment per borrower in £ [17]						
	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13
Repayment Cohort							
2007
2008	.	.	700	630	700	960	600
2009	.	.	-	280	380	550	290
2010	.	.	-	-	360	530	540
2011	.	.	-	-	-	310	480
2012	.	.	-	-	-	-	500
2013	.	.	-	-	-	-	-
2014	.	.	-	-	-	-	-
All ICR borrowers who made a repayment via HMRC			700	450	430	460	470

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

Source: Student Loans Company

Table 4B 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 2012/13 as known by SLC at 30/04/2014. 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 4C is significantly higher than repayments made via HMRC as shown on table 4B. 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 4B, may also appear in table 4C if they have made repayments via HMRC in any of the tax years shown, and have also made repayments to the SLC directly.

Table 4C: EU - ICR Student Loans borrowers making repayments directly to SLC [26] by repayment cohort and tax year as at 30/04/20

Table 4C(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 [16]

Tax Year of repayment		Number of borrowers repaying [17]						
		2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13
Repayment Cohort								
	2007	.	.	.	.	.	.	.
	2008	.	.	10	.	10	.	.
	2009	.	.	.	10	.	.	.
	2010	.	.	10	.	10	10	10
	2011	.	.	.	.	10	10	10
	2012	.	.	.	.	.	10	20
	2013	.	.	.	.	.	.	.
	2014	.	.	.	.	.	.	.
	2015 and beyond	.	.	.	.	.	.	.
All ICR borrowers who made a repayment to SLC		.	5	15	15	15	30	50

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

Source: Student Loans Company

Table 4C(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 [16]

Tax Year of repayment		Amount of repayment in £000s [17]						
		2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13
Repayment Cohort								
	2007	.	.	.	.	.	.	.
	2008	.	1	8	1	7	1	.
	2009	.	.	7	8	1	.	1
	2010	.	.	21	5	13	18	12
	2011	.	2	2	3	8	15	16
	2012	.	.	5	.	.	24	26
	2013	.	3	.	2	.	.	2
	2014	.	.	.	.	.	5	0
	2015 and beyond	.	.	.	.	.	.	.
All ICR borrowers who made a repayment to SLC		.	6	42	19	29	62	57

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

Source: Student Loans Company

Table 4C(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 [16]

Tax Year of repayment		Average amount of repayment per borrower in £ [17]						
		2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13
Repayment Cohort								
	2007	.	.	.	.	.	.	.
	2008	.	510	1,620	460	1,400	430	.
	2009	.	330	1,790	1,210	700	100	180
	2010	.	.	3,430	1,510	2,580	1,800	870
	2011	.	1,540	1,540	3,210	1,550	1,620	1,480
	2012	.	.	4,740	.	.	4,770	1,230
	2013	.	3,070	.	1,500	.	.	770
	2014	.	.	.	.	.	2,470	340
	2015 and beyond	.	.	.	.	.	.	.
All ICR borrowers who made a repayment to SLC		.	1,190	2,480	1,270	1,710	2,150	1,070

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

Source: Student Loans Company

Table 4C 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 4C is significantly higher than repayments made via HMRC as shown on table 4B. 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 4B, may also appear in table 4C if they have made repayments via HMRC in any of the tax years shown, and have also made repayments to the SLC directly.

Table 5A: ICR Student Loans borrowers with outstanding debt [27] by repayment cohort and tax year [24] as at 30/04/2014 [15]

Table 5A(i): UK and EU: Number of ICR Student Loans borrowers [14] with outstanding debt [15]

Borrowers who received loans as Northern Ireland domiciled students studying in the UK or as EU students studying in Northern Ireland [16]

As at end of tax year	Number of borrowers with outstanding debt in 000s [17]														
	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06 [25]	2006/07	2007/08	2008/09 [27]	2009/10 [27]	2010/11 [27]	2011/12 [27]	2012/13 [27]	2013/14 [27]
Repayment Cohort															
2000	1.0	1.0	1.0	1.0	0.9	0.9	0.9	0.8	0.8	0.8	0.7	0.7	0.7	0.7	..
2001	.	2.0	2.0	2.0	2.0	1.9	1.9	1.8	1.8	1.7	1.7	1.6	1.6	1.5	..
2002	.	.	6.0	6.0	5.9	5.9	5.8	5.6	5.5	5.4	5.2	5.0	4.8	4.6	..
2003	.	.	.	9.8	9.7	9.7	9.5	9.4	9.2	8.9	8.6	8.4	8.1	7.8	..
2004	10.2	10.1	10.0	9.9	9.7	9.5	9.3	9.0	8.7	8.4	..
2005	10.3	10.3	10.2	10.1	9.9	9.7	9.4	9.2	8.9	..
2006	10.7	10.6	10.5	10.3	10.2	10.0	9.8	9.5	..
2007	10.9	10.8	10.7	10.6	10.5	10.2	10.0	..
2008	11.6	11.4	11.3	11.2	11.1	10.9	..
2009	11.9	11.8	11.8	11.7	11.5	..
2010	11.9	11.9	11.8	11.8	..
2011	12.0	12.0	11.9	..
2012	12.1	12.1	..
2013	12.3	..
2014	12.4
All ICR borrowers with outstanding debt	1.0	3.1	9.1	18.8	28.8	38.8	49.0	59.2	69.9	80.5	91.1	101.4	111.7	122.0	..

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

Source: Student Loans Company

Table 5A(ii): UK and EU: Amount owed by ICR Student Loans borrowers with outstanding debt [27]

Borrowers who received loans as Northern Ireland domiciled students studying in the UK or as EU students studying in Northern Ireland [16]

As at end of tax year	Amount of outstanding debt in £ millions [17]														
	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06 [25]	2006/07	2007/08	2008/09 [27]	2009/10 [27]	2010/11 [27]	2011/12 [27]	2012/13 [27]	2013/14 [27]
Repayment Cohort															
2000	2.8	3.5	4.2	4.7	5.0	5.1	5.2	5.2	5.2	5.2	5.1	4.9	4.8	4.8	..
2001	.	8.7	10.3	11.4	11.9	12.2	12.4	12.5	12.6	12.7	12.4	12.0	11.8	11.5	..
2002	.	.	38.4	41.4	43.2	44.1	45.0	45.0	45.0	44.3	42.4	40.2	38.4	36.8	..
2003	.	.	.	78.6	82.1	83.7	85.3	85.4	85.2	83.4	79.1	74.4	70.2	66.4	..
2004	87.2	89.7	91.9	92.6	93.1	91.7	86.9	81.7	77.0	72.9	..
2005	90.9	94.4	96.3	98.1	97.7	93.8	89.0	84.3	80.0	..
2006	92.8	96.0	99.5	100.7	98.0	94.2	90.0	85.9	..
2007	96.1	101.9	105.1	104.4	102.0	98.9	95.4	..
2008	108.8	114.1	116.1	116.4	115.1	112.6	..
2009	120.3	124.5	127.8	129.2	128.7	..
2010	149.7	154.8	158.8	160.8	..
2011	179.2	186.1	191.5	..
2012	189.9	197.6	..
2013	207.5	..
2014	219.2
All ICR borrowers with outstanding debt	2.8	12.3	52.9	136.0	229.4	325.7	426.9	529.1	649.5	775.2	912.4	1,076.7	1,254.4	1,452.5	..

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

Source: Student Loans Company

Table 5A: ICR Student Loans borrowers with outstanding debt [27] by repayment cohort and tax year [24] as at 30/04/2014 [15]

Table 5A(iii): UK and EU: Average amount owed by ICR Student Loans borrowers with outstanding debt [27]

Borrowers who received loans as Northern Ireland domiciled students studying in the UK or as EU students studying in Northern Ireland [16]

As at end of tax year	Average amount of debt outstanding in £ [17]														
	1999/00	2000/01	2001/02	2002/03	2003/04	2004/05	2005/06 [25]	2006/07	2007/08	2008/09 [27]	2009/10 [27]	2010/11 [27]	2011/12 [27]	2012/13 [27]	2013/14 [27]
Repayment Cohort															
2000	2,690	3,430	4,130	4,670	5,330	5,670	5,940	6,200	6,560	6,820	6,940	6,940	7,110	7,170	..
2001	.	4,280	5,050	5,620	5,990	6,270	6,540	6,810	7,060	7,330	7,430	7,400	7,570	7,630	..
2002	.	.	6,370	6,900	7,280	7,540	7,790	7,970	8,130	8,250	8,140	7,990	7,930	7,930	..
2003	.	.	.	8,020	8,430	8,670	8,940	9,100	9,300	9,360	9,170	8,900	8,680	8,490	..
2004	8,570	8,890	9,180	9,370	9,590	9,670	9,390	9,070	8,830	8,650	..
2005	8,790	9,200	9,450	9,720	9,880	9,690	9,440	9,190	9,010	..
2006	8,700	9,090	9,500	9,750	9,630	9,470	9,230	9,030	..
2007	8,810	9,420	9,800	9,820	9,740	9,660	9,500	..
2008	9,410	9,990	10,230	10,370	10,390	10,340	..
2009	10,090	10,530	10,870	11,070	11,150	..
2010	12,540	13,050	13,430	13,690	..
2011	14,930	15,570	16,060	..
2012	15,680	16,360	..
2013	16,820	..
2014	17,720
All ICR borrowers with outstanding debt	2,690	3,990	5,820	7,230	7,970	8,400	8,710	8,930	9,290	9,620	10,020	10,610	11,230	11,900	..

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

Source: Student Loans Company

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 2013 cohort.

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 5B: EU - ICR Student Loans borrowers with outstanding debt by repayment cohort and tax year [24] as at 30/04/2014 [15]

Table 5B(i): EU: Number of ICR Student Loans borrowers with outstanding debt

Borrowers who received Tuition Fee Loans as EU students studying in Northern Ireland [16][17]

As at end of tax year		Number of borrowers with outstanding debt [17]							
		2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
Repayment Cohort									
	2007	.	.	.	.	.	.	.	..
	2008	.	0.0	0.0	0.0	0.0	0.0	0.0	..
	2009	.	.	0.1	0.1	0.1	0.1	0.1	..
	2010	.	.	.	0.1	0.1	0.1	0.1	..
	2011	.	.	.	.	0.2	0.2	0.2	..
	2012	.	.	.	.	.	0.2	0.2	..
	2013	.	.	.	.	.	.	0.2	..
	2014	.	.	.	.	.	.	.	0.2
All ICR borrowers with outstanding debt		.	0.0	0.1	0.2	0.4	0.5	0.7	..

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

Source: Student Loans Company

Table 5B(ii): EU: Amount of debt outstanding by ICR Student Loans borrowers

Borrowers who received Tuition Fee Loans as EU students studying in Northern Ireland [16][17]

As at end of tax year		Amount of outstanding debt in £000s [17]							
		2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
Repayment Cohort									
	2007	.	.	.	.	.	.	.	..
	2008	.	0.0	0.0	0.0	0.0	0.0	0.0	..
	2009	.	.	0.1	0.2	0.2	0.2	0.2	..
	2010	.	.	.	0.6	0.7	0.7	0.7	..
	2011	.	.	.	.	0.9	1.0	1.0	..
	2012	.	.	.	.	.	1.0	1.0	..
	2013	.	.	.	.	.	.	1.1	..
	2014	.	.	.	.	.	.	.	1.2
All ICR borrowers with outstanding debt		.	0.0	0.2	0.8	1.8	2.9	4.0	..

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

Source: Student Loans Company

Table 5B(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 [16][17]

As at end of tax year		Average amount of outstanding debt in £ [17]							
		2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
Repayment Cohort									
	2007	.	.	.	.	.	.	.	..
	2008	.	1,890	1,810	1,800	1,560	1,680	1,730	..
	2009	.	.	2,430	2,870	3,230	3,410	3,660	..
	2010	.	.	.	4,960	5,110	5,350	5,600	..
	2011	.	.	.	.	5,820	6,190	6,270	..
	2012	.	.	.	.	.	5,870	6,060	..
	2013	.	.	.	.	.	.	6,640	..
	2014	.	.	.	.	.	.	.	7,080
All ICR borrowers with outstanding debt		.	1,890	2,280	4,110	4,980	5,470	5,890	..

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

Source: Student Loans Company

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

TABLE FOOTNOTES

[1] Repayments of Income Contingent Loans are shown in the financial year when they are posted to customer accounts. The SLC are notified of repayments by HMRC usually within one year of the end of the tax year to which they relate. Hence, the repayments shown in 2012-13 are mainly for tax year 2011/12. The interest added for customers in repayment in 2012-13 is mainly for tax year 2011/12. The interest added for customers not yet in repayment in 2012-13 will be for tax year 2012/13.

[2] For PAYE or self employed repayers, interest is not applied to income contingent loan accounts until the SLC have received notification of the amounts collected by HMRC, which is usually within one year of the tax year the repayments relate to. Interest is then applied retrospectively to individuals' accounts by the SLC.

[3] Early repayments include those which do not necessarily settle the account in full.

[4] The functionality for processing write-offs due to bankruptcy and on completion of an IVA were put in place in financial year 2007-08. A number of such write-offs dating back to previous financial years were processed and included in the 2008-09 figures. Clarification of the applicability of insolvency rules has led to the release of cancellations for a further batch of historic bankruptcy and IVA cases in 2011-12.

[5] Constituent parts may not add to totals due to rounding.

[6] The adjustments indicate transactions in the year affecting customer balances that has not been accounted for in the transaction lines above.

[7] The cumulative balance of loans which are in arrears status at the end of financial year. The arrears value is the overdue amount and does not include administration charges; the balance is the outstanding amount of the account on which there are arrears (including the overdue amount).

[8] The debt for those EU borrowers who are yet to reach their statutory repayment due date (i.e. those who are still in study or those due to commence repayment in April 2013).

[9] The debt for those EU borrowers who have reached their Statutory Repayment due date and are now liable to repay their debt.

[10] Each borrower has a loan account for each academic year of study in which they take out a loan. The repayment status may be different for each loan account. Hence, a borrower may be counted in more than one repayment status and the total of the breakdown by repayment status will be higher than the total number of borrowers.

[11] Borrowers with income contingent loans are shown in the table by their known status at the end of the financial year. The SLC are notified of borrowers' repayments by HMRC usually within one year of the end of the tax year they relate to, e.g. there will be some borrowers who have repaid their accounts in full in financial year 2011-12 but this will not be reported until the latest repayment notification is received from HMRC. Income contingent loans include hardship loans and part-time loans.

[12] Borrowers who have fully repaid their loans but the account cannot be closed until the final HMRC return is received and/or the final refund is paid.

[13] Borrowers who have had their loans cancelled but the account cannot be closed until the final HMRC return is received and/or the final refund is paid.

[14] 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.

[15] 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.

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

[17] 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.

[18] 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.

[19] 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.

[20] 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.

[21] 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.

[22] 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.

[23] 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.

[24] 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.

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

[26] 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.

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