

SLC SP03/2022

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Coverage: Northern Ireland

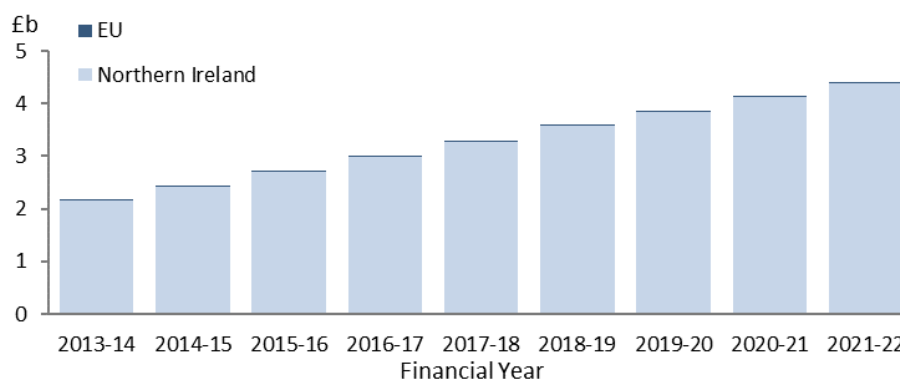
Theme: Children, Education  
and Skills

## Student Loans in Northern Ireland Financial year 2021-22

### Income Contingent Student Loan balance

#### Income Contingent Student Loan balance reaches £4.4 billion for higher education borrowers

Figure 1: Total balance of Income Contingent Student Loans at the end of financial year 2013-14 to 2021-22 (£ billion)



The total loan balance reached £4.4 billion by the end of financial year 2021-22, which is a £0.3 billion increase (+ 6.4%) on the previous end-financial year figure of £4.1 billion. This is a slightly smaller increase than seen in the previous year (of + 7.2%) yet continues the trend of reducing annual increases since 2014-15. *Table 1*

The loan balance grows year-on-year as new lending and interest added to existing balances outweighs repayments and write-offs.

Of the total balance, 76.4% are amounts which are liable for repayment. This means that a borrower has passed their Statutory Repayment Due Date (SRDD). This is the point they would become liable to begin repaying a loan (normally the April after graduating or otherwise leaving their course, provided they are earning above the relevant income threshold).

The EU borrower's balance reached £17.0 million by the end of financial year 2021-22. This is a £1.4 million increase (+ 8.9%) on the previous end-financial year figure of £15.6 million. This increase is consistent with the previous financial year, of + 8.0%.

EU students starting or continuing a course in Northern Ireland in academic year 2021-22 remained eligible for financial support for the duration of their course. However, Tuition Fee funding for new EU students will cease for academic year 2022-23 (for those without a 'settled' or 'pre-settled status').

#### Issued by:

The Student Loans Company  
100 Bothwell Street  
Glasgow  
G2 7JD

#### Press Office:

✉: [press\\_office@slc.co.uk](mailto:press_office@slc.co.uk)

#### Public Enquiries:

✉: [enterprise\\_data\\_analytics@slc.co.uk](mailto:enterprise_data_analytics@slc.co.uk)

#### Lead Official for Statistics:

Louise Miller

#### Online:

[SLC Statistics Home Page](#)

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## Introduction

This statistics publication presents figures and observations on student loan outlays, repayments and borrower activity for Northern Ireland domiciled Student Loans Company (SLC) customers. This covers students who are studying, or borrowers who have studied in higher education (HE) and further education (FE) in the United Kingdom (UK). Figures are also shown for European Union (EU) students studying in Northern Ireland.

Figures provided here are for Income Contingent Repayment (ICR) Loans administered by SLC, which were introduced in academic year 1998/99.

This publication covers financial years up to and including 2021-22.

Complete information on student finance arrangements in Northern Ireland are available at the Student Finance Northern Ireland [website](#).

## What can you use these statistics for?

These statistics can be used as a reference to the value of the Student Loans Company (SLC) loan balance at the end of the financial year, student outlay within a financial year and information on borrower activity and repayment amounts.

The data used in this publication is sourced from Student Loans Company's 'Customer Ledger Account Servicing System' (CLASS). This system only holds information on borrowers who have received funding from SLC. This publication also only includes information on loan products and does not include information regarding grants and bursaries. Under normal circumstances grants and bursaries are not considered repayable.

Due to this, these statistics cannot be used to analyse trends or to draw conclusions regarding the full UK education funding landscape.

## Things you need to know

### More Frequent Data Sharing (MFDS)

From April 2019 the frequency in which repayments data is provided to SLC by HM Revenues and Customs (HMRC) increased. Before this SLC received customer repayment data, reported by employers, annually from HMRC after the end of the financial year. This increased to weekly. This meant for SLC customers being paid monthly through the Pay as You Earn (PAYE) system, SLC receives information of student loan deductions monthly. **This increase in frequency resulted in a change in time series for repayments and interest applied for the 2019-20 financial year.** From the 2020-21 financial year, the time series normalised with a single years' worth of repayments data being included (just those processed by SLC within that financial year).

For more information on how this affected repayments and resulting interest calculations, please refer to our [Additional information](#) section and for additional detail, please refer to [GOV.UK](#).

## Self-Assessment data

Self-Assessment repayment data is supplied from HMRC to SLC via a different process to PAYE. As a result, this will still be provided annually after the end of the financial year (and not weekly as for PAYE customers). This will therefore still show in the financial year in which it was posted to the customer's account, as in previous years. For this reason, financial year 2021-22 will mostly comprise of Self Assessment repayments data from the previous financial year. This will also be true of the interest calculations being applied for these borrowers.

In Table 1, in previous years we have had to mark the figures relating to Self Assessment repayments as 'estimated' due to this being provided later than anticipated. From 2018-19 this has been provided as expected, allowing this to be included as final figures.

In Table 4A we therefore mark the latest financial year of repayment as 'provisional' as the 2021-22 Self-Assessment earnings information is received from HMRC after the 30 April effective date. The final figure is shown in the following years' publication.

## Effective dates

The effective dates used in this publication are as follows:

Table 1 and 2:	31 March
Table 3, 4 and 5:	30 April

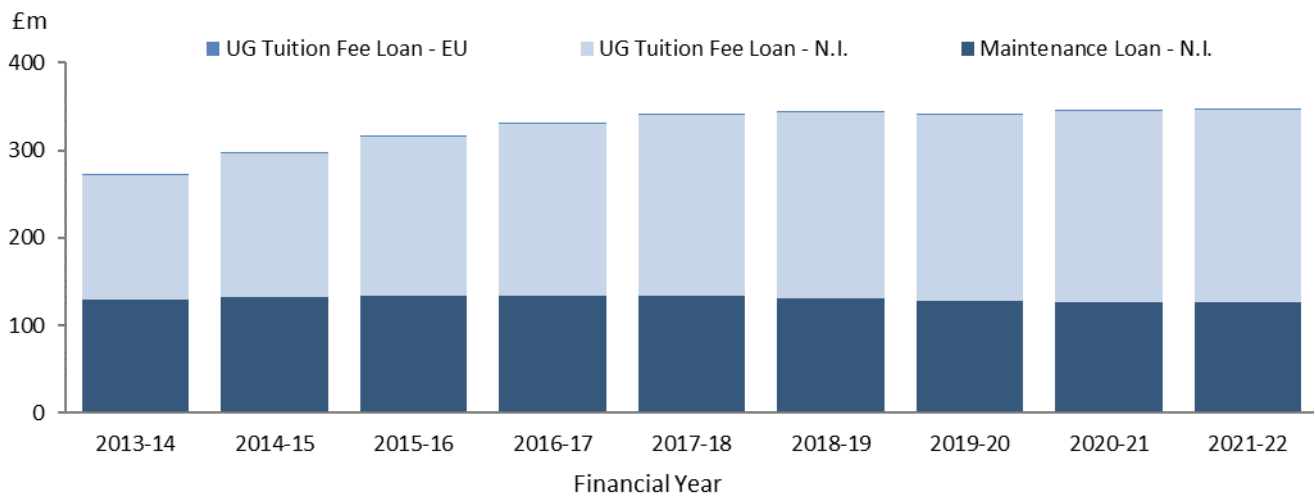
Tables 3, 4 and 5 provide information which requires annual PAYE end of year data supplied by HMRC to SLC, even after the introduction of **MFDS**. This is received after the financial year ends hence the later effective date.

## Total amount paid out in loans to student borrowers

Loans discussed in this section include Tuition Fee Loans and Maintenance Loans for undergraduates and Tuition Fee Loans for postgraduates.

### Total amount paid out in loans to higher education borrowers remains relatively constant at £359.5 million in financial year 2021-22

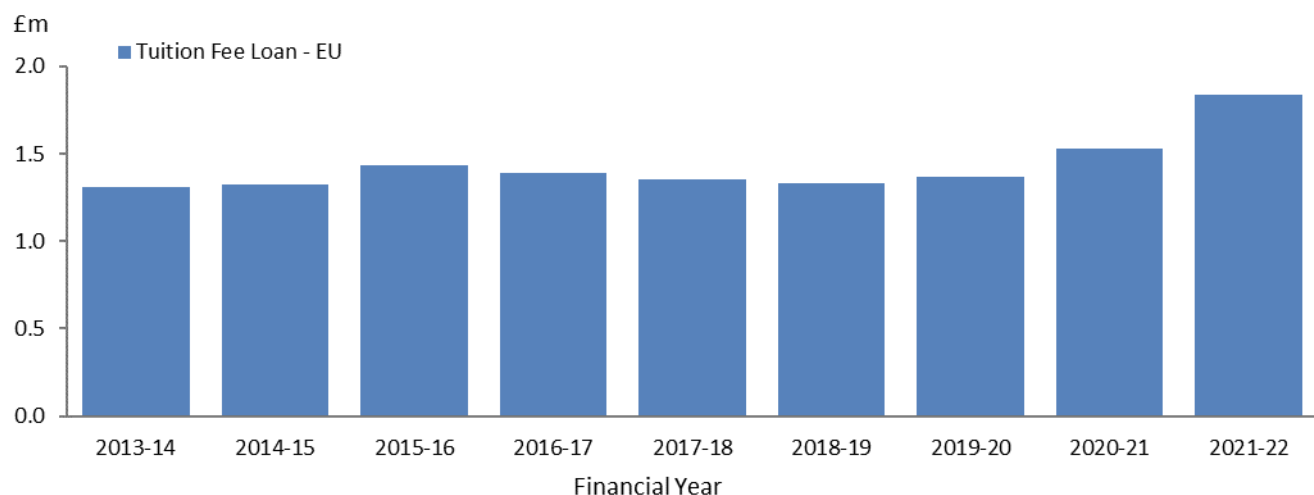
Figure 2: Total amount paid out in loans to higher education undergraduate borrowers in financial years 2013-14 to 2021-22 (£ million)



The amount paid out in higher education loans (undergraduate and postgraduate) in financial year 2021-22 was £359.5 million. This was a £2.6 million increase (+ 0.7%) in comparison to the previous year. This % increase was lower than the + 1.9% noted in the previous year (+ £6.6 million). *Table 1*

In regard to undergraduate Tuition Fee Loans, a total of £221.7 million was paid out on behalf of Northern Ireland and EU borrowers in financial year 2021-22, an additional £2.5 million (+ 1.1%) compared to 2020-21. This is a lesser increase than noted in the previous financial year, when a further £5.1 million (+ 2.4%) was paid out in comparison to 2019-20.

Figure 3: Total amount of Tuition Fee Loans paid out on behalf of EU undergraduate borrowers in financial years 2013-14 to 2021-22 (£ million)



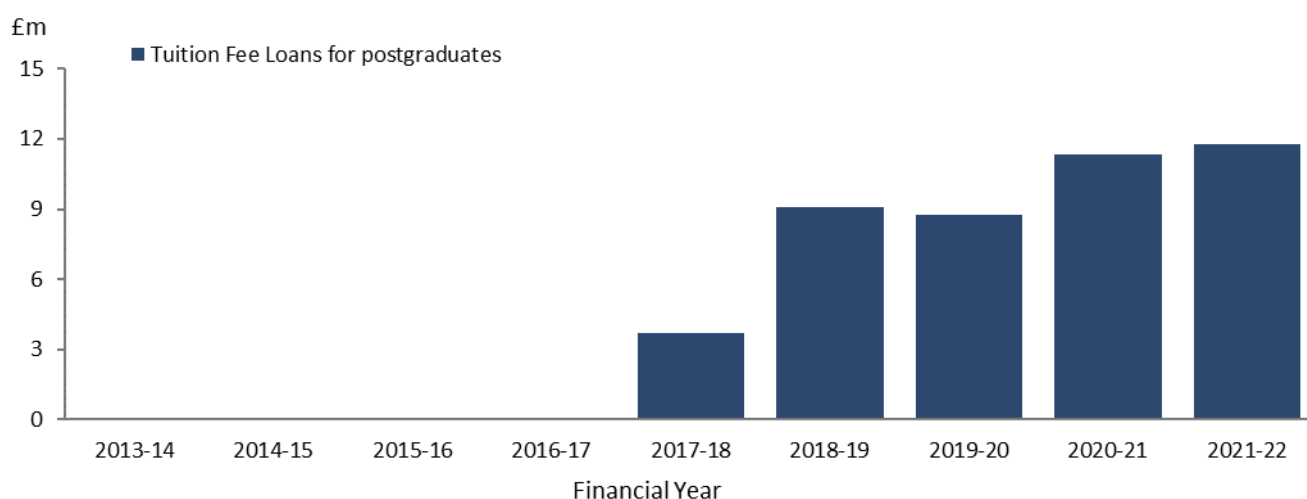
Of the total amount paid out in Tuition Fee Loans, £1.8 million was paid on behalf of EU borrowers; a significant 20.3% increase (+ £0.3 million) on the previous year. This is a considerably higher % increase than noted in previous years (+ 2.7% in 2019-20 and + 11.5% in 2020-21).

The financial year 2021-22 increase can be attributed to a late influx of EU applications in the final months of 2020. The later submission of these applications could be as a result of the 31 December 2020 deadline to apply for the **EU Settlement Scheme for UK residency**, along with travel limitations and later recruitment by higher education providers as a result of the COVID19 pandemic.

For further detail on Tuition Fee Loans, and other student support paid in academic year 2020/21, please refer to our **Student Support publication** released in November 2021.

A total of £126.1 million was paid out to higher education undergraduate borrowers in the form of Maintenance Loans in financial year 2021-22. This is relatively consistent with the amount paid out in the previous year (- £0.4 million / - 0.3%). Also, when comparing 2019-20 to 2020-21, a similar level of reduction is evident (- 0.9%).

Figure 4: Total amount of Tuition Fee Loans paid out on behalf of postgraduate borrowers in financial years 2013-14 to 2021-22 (£ million)



In financial year 2021-22, £11.8 million was paid out on behalf of postgraduates in the form of Tuition Fee Loans, £0.4 million more (+ 3.7%) than in the previous year.

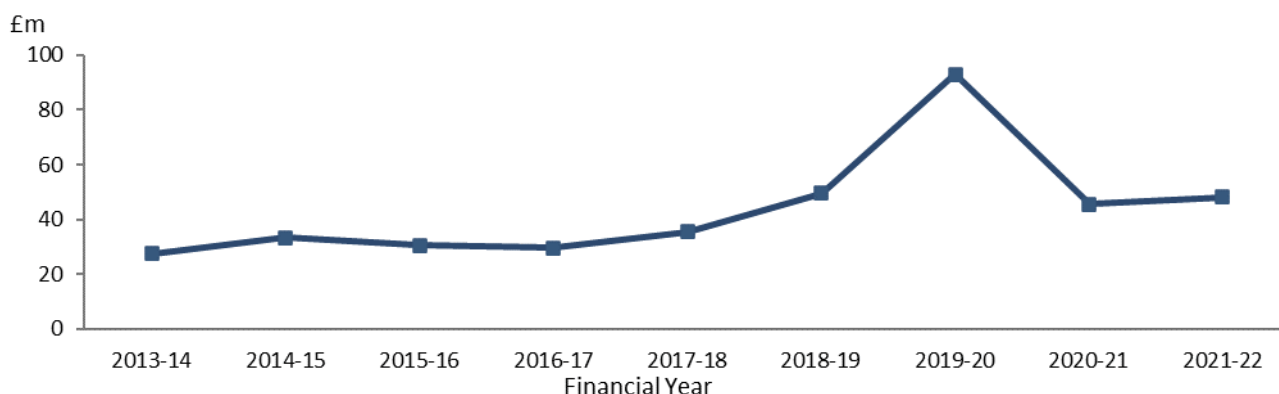
Following a typical significant increase in the product's second year (+ 143.6%) from £3.7 million to £9.1 million in 2018-19, the amount paid out has since increased year-on-year (except for a small decrease in 2019-20 of 3.7% / £0.3 million).

## Interest added to Income Contingent Loans

The interest charge is affected by a cap at the bank base rate of +1%. The interest rate is the lower of the RPI at the preceding March, or 1% above the highest base rate of a nominated group of banks calculated regularly during the year. The interest rate does not affect the monthly repayment amount of Income Contingent Loans; it will affect the time taken to repay.

### £48.0 million interest accrued on higher education loans in financial year 2021-22

Figure 5: Total amount of interest accrued on higher education loans in financial years 2013-14 to 2021-22 (£ million)



£48.0 million in interest was accrued to loan accounts in financial year 2021-22, £2.5 million higher (+ 5.6%) than in 2020-21. *Table 1*

As a % of the closing balance, this remains constant at 1.2% in both financial year 2020-21 and 2019-20.

The greater increase between 2018-19 and 2019-20 was predominantly due to 'More Frequent Data Share' - the more readily available data provided to SLC by HMRC. This meant that effectively, almost two years' worth of customer PAYE repayments and resulting interest calculations (those processed by SLC in both FY 2018-19 and 2019-20) were included in the 2019-20 financial year. The time series normalised in financial year 2020-21, and since then only includes one financial year of interest calculations (just those processed by SLC in that financial year). Further detail can be found in the [Additional information](#) section.

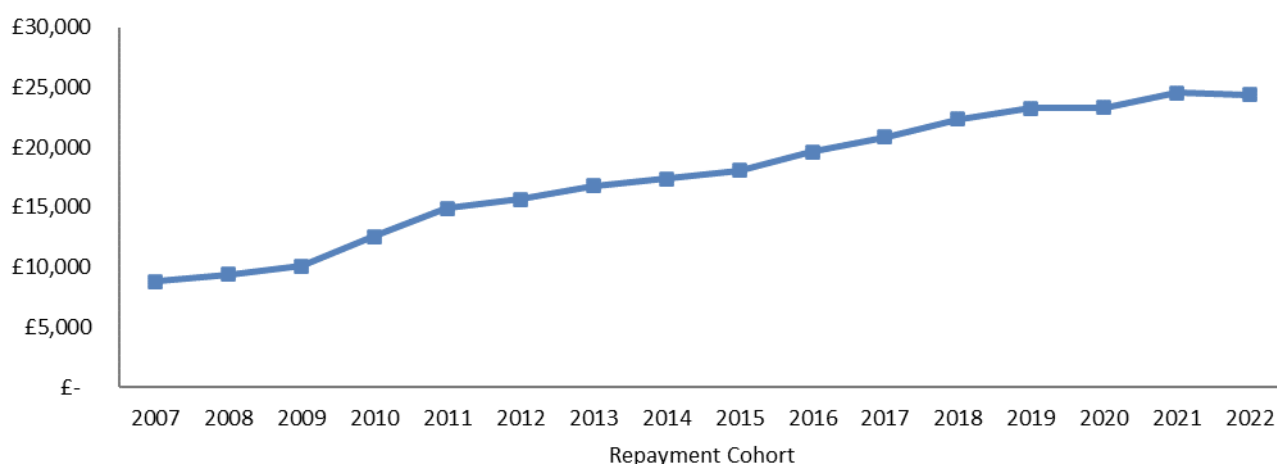
For more information on interest rates and calculations, please refer to our [Income Contingent Student Loan repayment plans & interest rates and calculations](#) page.

## Average Income Contingent Loan balances

This section looks at the average loan balance for borrowers at the point where their liability to repay first began (usually the April following the completion, or withdrawal from their course, provided they are earning above the relevant income threshold). The average loan balance reflects the amount paid to borrowers, plus interest added whilst they were studying, minus any voluntary repayments made by borrowers prior to them becoming liable to repay.

### Average higher education borrower's loan balance on entry into repayment remains relatively constant at £24,360

Figure 6: Average loan balance on entry into repayment by repayment cohort as at the beginning of the financial year 2022-23: Northern Ireland & EU (£)



The average loan balance for the 2022 repayment cohort on entry to repayment remained relatively as was reported in the previous year (- 0.6% / - £150). Although very small, this is the first year-on-year decrease noted. *Table 5A*

This is a considerably different variance than noted for the previous cohort (2021), where the average increased by 5.3% (+ £1,230), yet is more in line with the change for the 2020 cohort where the average remained constant at just a 0.1% (+ £30) increase.

Full-time students completing three- or four-year courses are included in these averages but are diluted by other borrower types in the same repayment cohort such as those on longer or shorter courses, part time study and students that have withdrawn before completing their studies.

For EU borrowers, the average balance for the 2022 repayment cohort increased from £10,970 to £11,510 (+ 4.9%). This is slightly less than the increase noted in the previous year, of 6.2%.

EU borrowers consistently have a lower average balance. This is predominately due to non-Northern Ireland domiciled students being entitled to Tuition Fee loans only. *Table 5B*

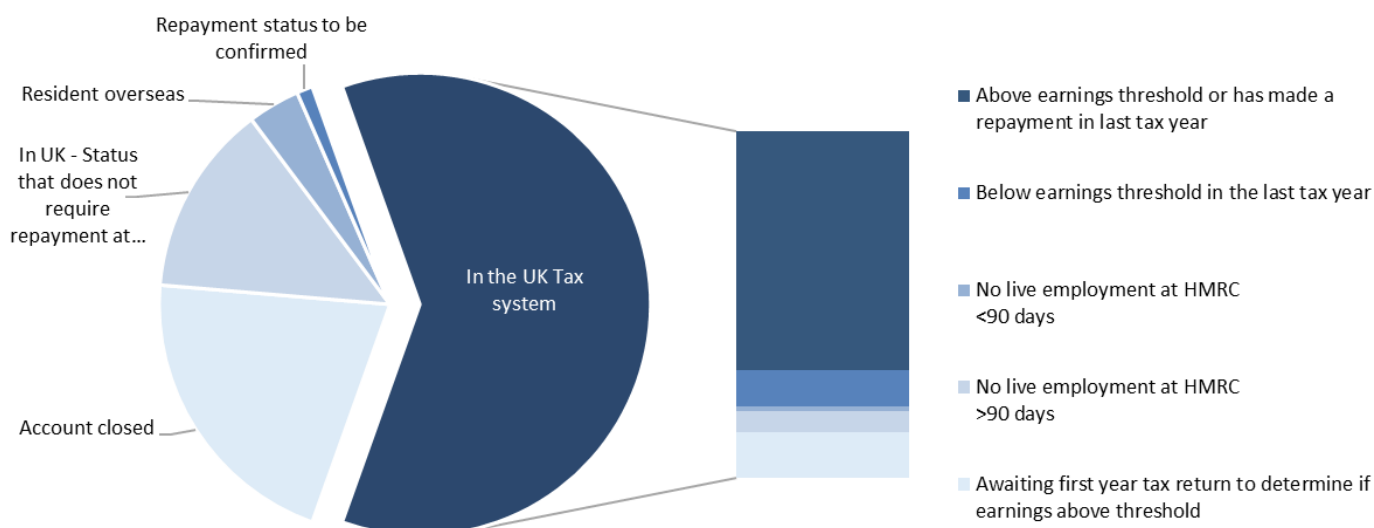


## Income Contingent Loan borrower repayment status

Borrowers are categorised by their repayment status as at the end of the financial year. This status may change throughout the year depending on their circumstances. Until their loan balance is fully repaid or cancelled, they can move into and out of any of the other statuses.

### 67.9% of all ICR borrowers who are liable to repay are in the UK tax system and 42.1% made a repayment in financial year 2021-22

Figure 7: ICR student loan borrowers by repayment status as at the beginning of FY 2022-23



The above chart includes all higher education borrowers in all repayment cohorts who have become liable to repay as at 30 April 2022. *Table 3A (i) and (ii)*

Included in these figures is the 2022 repayment cohort. This cohort has been in repayment for less than one month from the effective date of these statistics, therefore the profile of this repayment cohort is very different to that of earlier repayment cohorts.

The number of borrowers (who are liable to repay and) who were in live employment and made a repayment in financial year 2021-22 was 107,900, an increase on the end-April position in 2021 of 101,800. As a % of all those liable to repay, this has remained constant at 42.1% (vs. 42.0% in 2021).

The number in the UK tax system, yet not required to make a repayment reached 34,400 in April 2022, higher in comparison to the 32,200 noted in the previous April. As a % of all those liable to repay, there has been relatively no change (13.4% vs. 13.3% in 2021).

The number of borrowers liable to repay showing no live employment for less than 90 days increased from 1,200 to 1,700 by 30 April 2022. However, as a % of all those liable to repay, this remained relatively constant at 0.7% (vs. 0.5% in 2021). Those showing no live employment for over 90 days was 9,800, lower than the 10,200 noted in April 2021. As a % of all those liable to repay, there was minimal change (3.8% vs. 4.2% in April 2021).

At end-April 2022, of those overseas and above earnings thresholds for that country, the number who made repayments was lower than those who were defaulted in arrears (2,900 vs. 3,300). As a % of all those liable to repayment, this represented 1.1% and 1.3% respectively. When comparing to the same position in 2021, the %'s are unchanged, whereas the number of those making repayments has increased by 300, and those in arrears has increased by 100.

20.9% of those who are liable to repay at end-April 2022 no longer retained any loan balance, mainly due to full repayment (slightly higher than the 19.9% in 2021).

At 30 April 2022, of the 256,500 borrowers, 203,000 were still owing (up 5.8% and 4.5% respectively on 2021).

For end- April 2021 figures, please refer to Table 3A (i) and (ii) in our previous year's **publication**.

'Future cohorts' shown in Table 3 are borrowers whose SRDD (Statutory Repayment Due Date) has not been reached and are currently not liable to repay and includes borrowers who are still studying.

The numbers in a repayment cohort can 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 (SRDD) is brought forward to the April following the date they withdrew from their course.

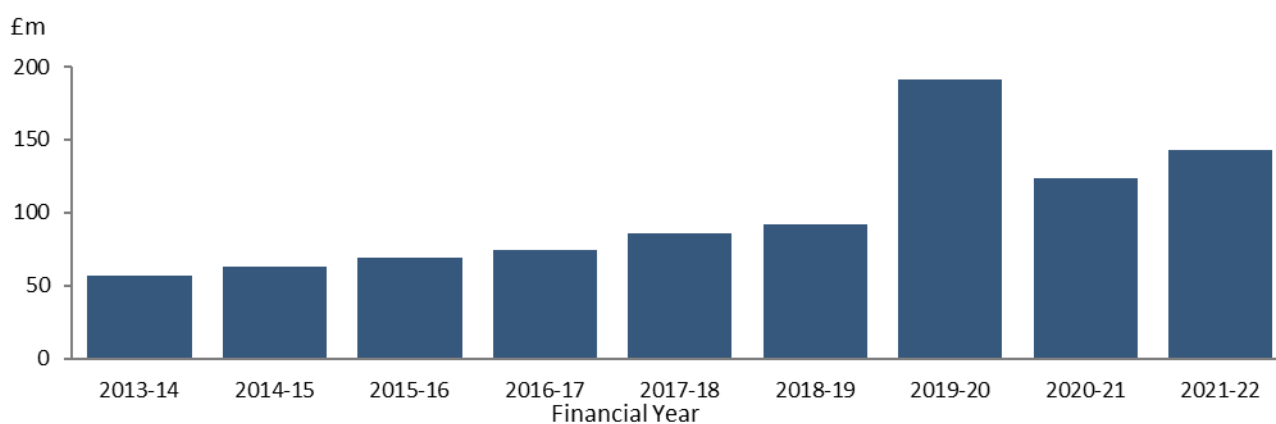
As a result of MFDS, the number of borrowers within the tax system is now identified earlier as Student Loans Company are no longer reliant on an annual, end-of-year HMRC file of data to allocate their status.

## Income Contingent Loan repayments

Borrowers normally become liable to make repayments from the April following the completion of, or withdrawal from their course, providing they are earning above the relevant income threshold. Repayments are either made via HMRC (either PAYE or Self-Assessment) or directly to Student Loans Company in a scheduled or voluntary basis.

### Higher education loan borrowers repaid £143.0 million in financial year 2021-22

Figure 8: Total amount repaid by higher education borrowers in financial years 2013-14 to 2021-22 (£ million)



The total amount repaid in respect of higher education Income Contingent Loans reached £143.0 million in financial year 2021-2. This is a 15.4% (+ £19.0 million) increase on the amount repaid in 2020-21. *Table 1*

88.9% of higher education repayments were received via HMRC and 11.1% were made directly to SLC (split does not take into account refunds made).

The greater increase between 2018-19 and 2019-20 was predominantly due to 'More Frequent Data Share'- the more readily available data provided to SLC by HMRC. This meant that effectively, almost two years' worth of customer PAYE repayments and resulting interest calculations (those processed by SLC in both FY 2018-19 and 2019-20) were included in the 2019-20 financial year. The time series normalised in financial year 2020-21, and since then only includes one financial year of interest calculations (just those processed by SLC in that financial year). Further detail can be found in the [Additional information](#) section.

For more information on repayment plans, please refer to our [Income Contingent Student Loan repayment plans & interest rates and calculations](#) page.

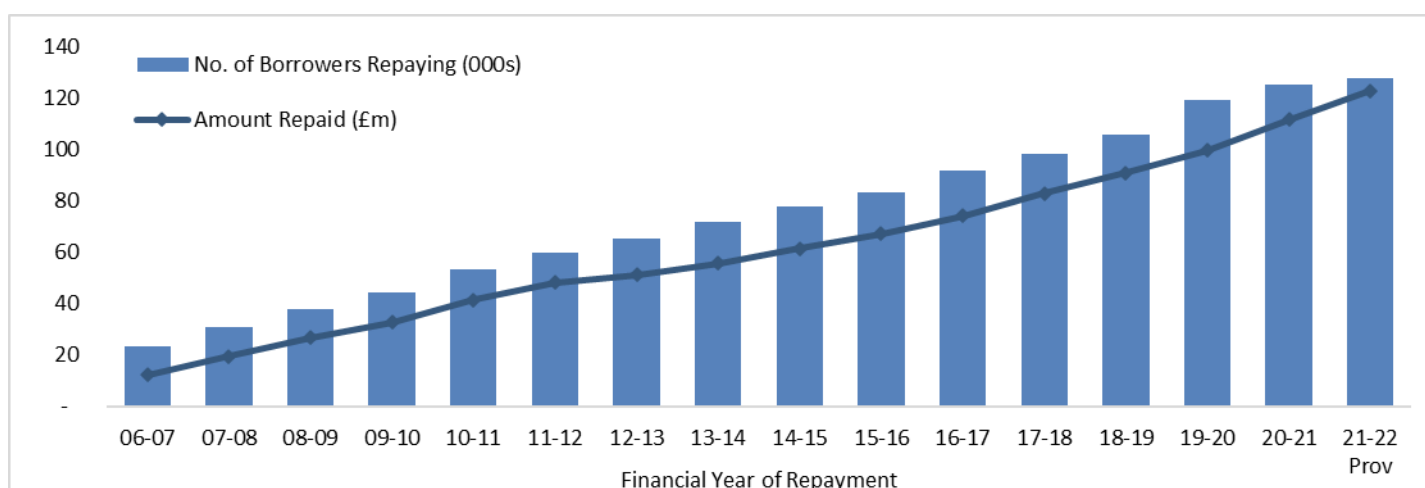
## Income Contingent Loan repayments by repayment method

Repayments can be made via three methods, via HMRC (for UK taxpayers who are paid via PAYE or self-employed submitting Self-Assessment), along with scheduled and voluntary repayments which are made directly to SLC (outside of the HMRC deduction system). Scheduled repayments are made by borrowers nearing the end of their repayment term or from those overseas. Borrowers can opt to move onto a direct debit scheme paid directly to SLC to avoid overpayment via PAYE deductions. Voluntary repayments are additional repayments which a borrower can choose to make at any time and can be paid alongside scheduled repayments and those via HMRC.

### 10.1% increase in total amount repaid by higher education borrowers via HMRC in financial year 2021-22

Table 4A in our accompanying excel tables shows provisional figures for financial year 2021-22 for both the number of borrowers who made a repayment via HMRC and the amount repaid. This is marked as 'provisional' due to the 2021-22 Self-Assessment earnings information being received from HMRC after Table 4A's 30 April 2022 effective date.

Figure 9: Number of ICR student loan borrowers who made a scheduled repayment via HMRC & total amount repaid by financial year of repayment 2006-07 to 2021-22



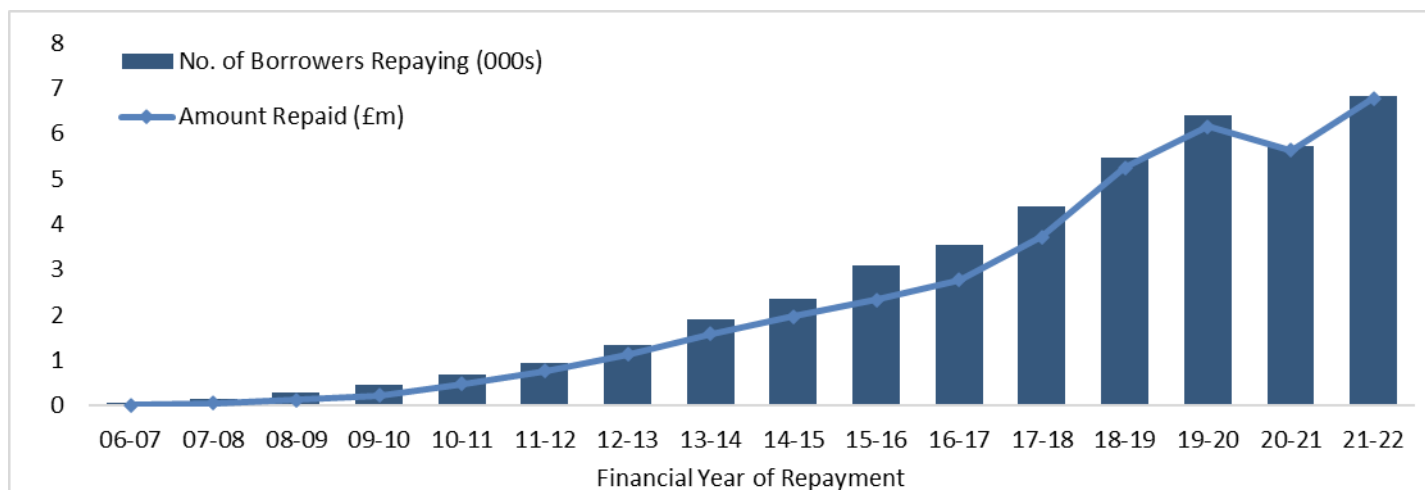
As at end-April 2022, the provisional number of borrowers who made a repayment via HMRC in financial year 2021-22 was 127,300. This is slightly higher than the final figure for financial year 2020-21 (+ 1.7% / + 2,100) of 125,200.

The provisional amount repaid via this method was £122.6 million. This is 10.1% higher (+ £11.2 million) in financial year 2021-22 in comparison to the final figure for 2020-21 of £111.4 million.

The movement between provisional and final figures for financial year 2020-21 was an additional 8.2% in regard to the number of borrowers who made a repayment (from 114,900) and an additional 7.4% in the amount repaid (from £103.1 million).

The provisional position for financial year 2020-21 can be found in the previous year's [\*\*publication\*\*](#).

Figure 10: Number of ICR student loan borrowers who made a scheduled repayment to SLC & total amount repaid by financial year of repayment 2006-07 to 2021-22

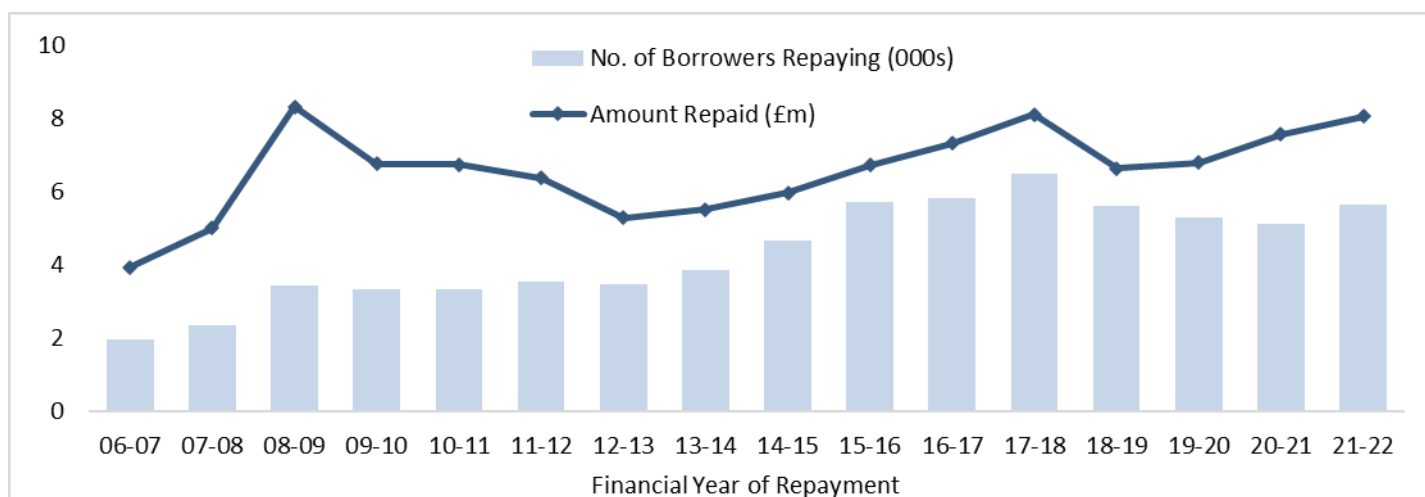


The number of those making scheduled repayments directly to SLC has increased by 1,100 (+ 19.6%) to 6,800 in financial year 2021-22 and the amount repaid increased by £1.2 million (+ 20.6%) to £6.8 million.

Table 4C

This is in contrast to the 10.6% decrease in borrowers making scheduled repayments noted in the previous financial year (- 700) and the 8.5% (- £0.5 million) reduction in the amount repaid; yet is in line with the increases noted in the financial year before (2019-20), of 17.1% and 17.0% respectively.

Figure 11: Number of ICR student loan borrowers who made a voluntary repayment to SLC & total amount repaid by financial year of repayment 2006-07 to 2021-22



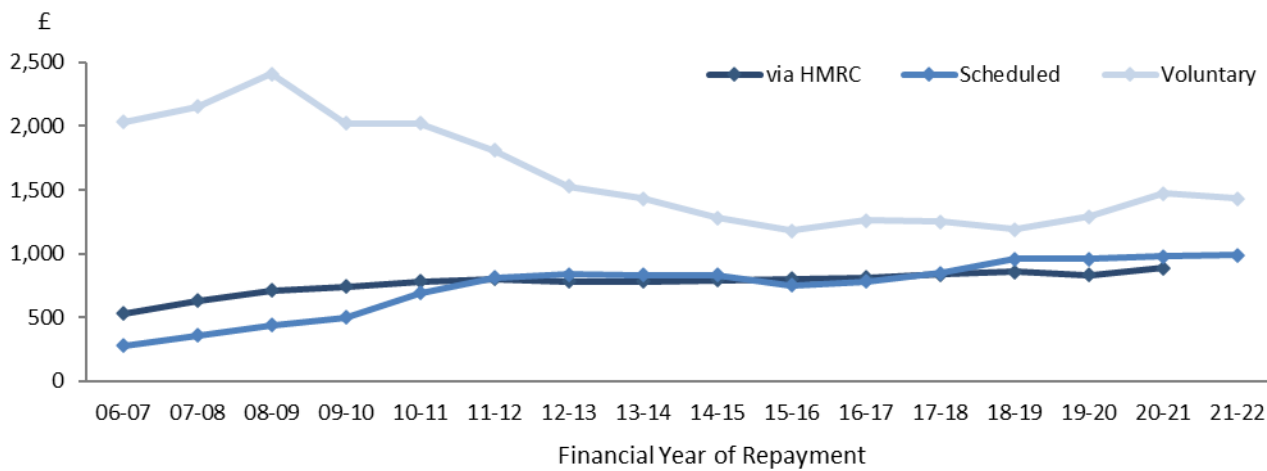
As shown in Figure 11, voluntary repayments made directly to SLC are significantly more volatile than scheduled and HMRC repayments. Therefore, variances to the previous year are not necessarily evidence of a trend. Table 4E

The number of borrowers making voluntary repayments increased by 9.7% in financial year 2021-22, to 5,600. This is the first increase following three consecutive financial years of decreases in comparison to prior year (the most significant in 2018-19 with a decrease of - 13.7%). In regard to the amount repaid in voluntary payments, this is the third year of increase at + 6.5%, to £8.1 million (the most significant being in the previous year at + 11.5%).

## Average amount repaid by repayment method

**Average amount repaid by ICR loan borrowers via HMRC increases by 7.2% to £890 in financial year 2020-21.**

Figure 12: Average annual amount repaid by ICR Student Loan borrowers by repayment Method £



The above graph indicates the average amount repaid by repayment method.

For both HMRC and scheduled repayments, this average includes only those borrowers who have become liable to repay (usually the April following the completion, or withdrawal from their course, provided they are earning above the relevant income threshold). For voluntary repayments, this includes all ICR borrowers who made a repayment (including those who are not yet liable to repay).

HMRC repayments for the 2021-22 financial year are not included in the average as this is considered 'provisional' until all Self Assessment data is included. This amount will be finalised in the 2023 publication.

The average repayment via HMRC was £890 in financial year 2020-21, £60 higher than in 2019-20. This is in direct contrast to the £30 decrease noted in 2019-20. Over the last decade, the average HMRC repayment has increased by £90. *Table 4A (iii)*

Financial year 2021-22's average scheduled repayment increased by £10 to £990 in comparison to 2020-21. This is lower than the £20 increase noted in 2019-20. *Table 4C (iii)*

The average voluntary repayment decreased by £40 to £1,430 in comparison to 2020-21. This is in direct contrast to the £180 increase seen in the previous financial year. Trends in voluntary repayments made directly to SLC are significantly more volatile than scheduled and HMRC repayments. *Table 4E(iii)*

For more information on the repayment of Income Contingent loans, please refer to our [\*\*Income Contingent Student Loan repayment plans & interest rates and calculations\*\*](#) page.

## Additional Information

### Income Contingent Student Loan repayment plans & interest rates and calculations

Please refer to our [Income Contingent Student Loan repayment plans & interest rates and calculations](#) page for further detail on repayments plans and their corresponding interest rates.

### The MFDS Effect on repayments data in financial year 2019-20

Repayments of Income Contingent Loans are shown in this publication in the financial year they are posted to customer accounts. As SLC were previously notified of repayments by HMRC usually within one year of the financial year ending, the repayments shown in a given financial year (prior to FY 2019-20) were mainly for the year before. The same was also true for the associated interest calculations being applied to these customer accounts.

In the first financial year of receiving this information at a greater frequency (FY 2019-20) more repayments data was evident than in previous financial years. Almost two years' worth of customer PAYE repayments and interest calculations (those processed by SLC in both FY 2018-19 and 2019-20) were included.

HMRC still provide SLC with annual information within one year of the financial year ending, which is reviewed and applied to customer accounts like before. This end of year file will be the end of financial year position for the borrower. This could result in minor adjustments to customer balances. These adjustments will be included in the following year's reporting data.

It should be noted that **this did not adversely affect the borrower's balance** – this effectively brought a more up-to-date representation of loan balances at that point in time

The figures / trends in this publication which have been affected by MFDS are clearly marked throughout this publication but for additional information in regard to MFDS please refer to [GOV.UK](https://www.gov.uk).

### The MFDS Effect on interest rate calculations in financial year 2019-20

The interest applied to accounts, like repayments, is reported within this publication in the financial year it was posted to the customer's account, and not necessarily the year the interest was accrued. For PAYE repayers this is dependent on when repayment information is received from HMRC and thus affected by the introduction of MFDS in the 2019-20 financial year (explained above).

Pre MFDS, PAYE repayment information was received by SLC annually from HMRC for each borrower, usually after the end of the financial year. At this point the account was re-calculated using the repayment information supplied and interest backdated and applied. This would be reported within this publication in the following financial year data.

With the introduction of MFDS and repayments information more readily available, interest is also calculated and applied to the accounts more readily. **This resulted in a change in time series for financial year 2019-20 for interest applied**, as almost two years' worth of customer PAYE repayments and interest calculations was included (those processed by SLC in both FY 2018-19 and 2019-20). From the 2020-21 financial year, the time series normalised with a single years' worth of repayments information and resulting interest calculations being included (just those processed by SLC within that financial year).

## Office for National Statistics decision on student loans

In December 2018 the Office for National Statistics (ONS) reached a decision to partition UK student loans into lending (government assets) and expenditure (government spending) on the Government accounts. Up until this point they had been classed entirely as lending. This decision was implemented in September 2019.

This decision was based on the fact that repayments associated with ICR loans, are conditional on a borrower's future income, and under certain conditions the loan obligation itself may be cancelled. These cancellation conditions are reported on Table 1 and 2 of this publication.

It has been calculated that the treatment of student loans in this manner will better reflect the government's financial position. Government revenue will no longer include interest accrued that will never be paid due to the conditional nature of ICR repayments. Government expenditure related to the cancellation of student loans is also accounted for in the periods that loans are issued, rather than decades afterwards. The ONS decision on student loans has no effect on the figures produced within this publication. Further information on the ONS decision and the methodology used to partition student loans can be found on the ONS [website](#).

## Data sources

This publication uses data from SLC's administrative systems. For details of the administrative data sources used in our publications refer to our [Statement of Administrative Sources](#).

## Data quality

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. Refer to our [Quality Guidelines](#) for further information.

## Revisions and estimates

Revisions within the data are denoted with an [r]. Further details can be found on our revisions policy. In previous years we have had to mark the figures relating to self-assessment repayment as estimated [e] due to this being provided later than anticipated. From 2018-19 this has been provided as expected, allowing this to be included as final figures.

## Related statistics publications

SLC publish statistics on the repayment of Student loans for higher education for England, Wales and Scotland as part of the same series this publication belongs to. These are published at the same time as part of the series [Student loans for higher and further education](#). SLC also publish statistics on higher education funding in the series [Student support for higher education](#). The [latest release](#) of this series was published on the 25 November 2021 covering academic year 2020/21.



The Student Awards Agency for Scotland (SAAS) publish details of higher education funding in Scotland in their publication Higher education student support in Scotland. The **latest release** of this series was published in September 2021 covering academic session 2020/21.

## Notes on policy

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. From academic year 2017/18 part-time fee loans were re-introduced in addition to the above grants.

Complete information on student finance arrangements in Northern Ireland are available at the Student Finance Northern Ireland **website**.

## National statistics

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.

This publication series was awarded National Statistics status in October 2011 following a full assessment against the Code of Practice, which can be found on the Statistics Authority **website**. Tables 3, 4 and 5 were awarded National Statistics status in April 2014 having initially been assessed as a separate publication, which can also be found on the **website**. These tables were subsequently merged into this publication.

Since the assessments by the Office for Statistics Regulation we have continued to comply with the Code of Practice for Statistics, and have made several improvements including the following:

- **Direct repayments** – From 2017 onwards we have included tables to show borrower numbers for borrowers repaying directly to SLC. In 2018 we disaggregated these tables further to show borrower numbers for those making scheduled and voluntary payments
- **Cross country comparisons** – First introduced in 2014, providing a cross country comparison of total debt, average debt on entry into repayment and average annual repayment amount.

## Definitions

For definitions of terms used in our publication, please refer to our **Definitions** page.