

**FOI reference: 167-18**

**Date of response: 29/08/2018**

## **Request**

*I am looking to find out, for the past three tax years:*

*1) The number of people who made a manual student loan payment of £5,000 or more, the number of people who made a manual student loan payment of £10,000 or more, and the number of people who made a manual student loan of £20,000 or more (could I have this data broken down further by which loan repayment plan, 1 or 2, the people were on).*

*2) The number of people who paid off their entire student loan in full via manual payments within 1 year of leaving their course, the number of people who paid off their entire student loan in full via manual payments within 2 years of leaving their course, the number of people who paid off their entire student loan in full via manual payments within 3 years of leaving their course. (could I have this data broken down further by which loan repayment plan, 1 or 2, the people were on).*

*3) The number of people who were not earning over the repayment threshold, and therefore not paying back their loan via PAYE, but chose to make a manual loan repayment.*

The following clarification of your request was sought on 27/07/2018:

- should your reference to "manual payment" be interpreted as "voluntary repayment"?
- would it be acceptable to change your timeframe of past three tax years to financial years?
- are you seeking information on all loan types, e.g. Higher Education, Further Education, postgraduate loans?
- for question 1, some borrowers may have dual plan types, so wanted to highlight this - if a borrower doesn't specify which loan they wish to make a voluntary repayment to, then the repayment will go towards reducing the total outstanding loan balance.
- for question 2 are you set in receiving data of within 1 and 2 years of students leaving their course, or would be open to changing this to within 1 and 2 years of their Statutory Repayment due date when their liability to repay starts? Our statistical publication on student loan debt and repayment covers this question slightly, in that Table 2A and 2B confirms the numbers of borrowers who have fully repaid before their liability for repayment had arisen for both Higher Education and Further Education loans (<https://www.slc.co.uk/official-statistics/student-loans-debt-and-repayment/england.aspx>)
- for question 3, borrowers do not all repay via PAYE if they earn above the repayment threshold, e.g. Self Assessment repayments, Direct Debit repayments under the Prevent Over-repayment scheme and direct scheduled repayments from overseas borrowers. Also, borrowers can choose to make a voluntary repayment in addition to their scheduled repayment (whether paid via PAYE, Self Assessment or directly for overseas borrowers) to repay their loan balance off quicker, therefore are you only seeking information on voluntary repayments made when a borrower isn't required to repay as they are earning below the repayment threshold?

By email dated 30/07/2018 you confirmed the following clarification of your request:

- *Yes, manual repayment should be interpreted as voluntary repayment.*
- *Financial years is fine.*
- *Higher education loans only, or if not possible to be this specific, then all loan types.*
- *For question 1, thank you for this clarification.*
- *For question 2, I'd open to altering this.*
- *For question 3, the answer is yes, when the borrower isn't required to pay.*

## **Response**

Please refer to the attached spreadsheet for the information that you have requested.

Please refer to the notes and caveats associated with the data that can be found on the "results" tab.

Further information on voluntary repayments can be found on our repayment website at [http://www.studentloanrepayment.co.uk/portal/page?\\_pageid=93,3866890&\\_dad=portal&\\_schema=P](http://www.studentloanrepayment.co.uk/portal/page?_pageid=93,3866890&_dad=portal&_schema=P)  
[ORTAL](#)