



### Student Debt and Repayment Statistics:

## Average Scheduled Repayment per year

#### By Government Administration that funded the loan

- Borrowers who are overseas repay their loans via scheduled repayments directly to SLC. Borrowers who are within 24 months of repaying their loan can come out of the HMRC repayment system and complete their repayment via scheduled repayments directly to SLC. The figures also include repayment of arrears directly to SLC.
- In regards to England, Wales and Northern Ireland, the balance of direct repayments categorised as scheduled and voluntary has started to change in financial year 2017-18 due to a change in the system used by SLC to recover loan overpayments. For accounts in all cohorts up to and including 2017 these recoveries were recorded as voluntary repayments. For accounts in the 2018 cohort onwards there is a special category of repayment for Loan Overpayment recovery which can be included in the scheduled repayment category. This has contributed to the

Financial Year	Average Scheduled Repayment to SLC											
	2009-10	2010-11	2012-13	2013-14	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
England	£ 500	£ 660	£ 780	£ 830	£ 810	£ 790	£ 760	£ 760	£ 800	£ 1,030	£ 990	£ 1,020
Wales	£ 460	£ 670	£ 870	£ 790	£ 780	£ 760	£ 720	£ 620	£ 660	£ 820	£ 780	£ 820
Northern Ireland	£ 500	£ 690	£ 810	£ 840	£ 830	£ 830	£ 750	£ 780	£ 850	£ 960	£ 960	£ 980
Scotland	£ 460	£ 600	£ 680	£ 700	£ 660	£ 620	£ 590	£ 560	£ 570	£ 790	£ 810	£ 870

Figures taken from Table 4 of the individual publications.

Source: Student Loans Company