

SLC SP04/2022

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Coverage: Scotland

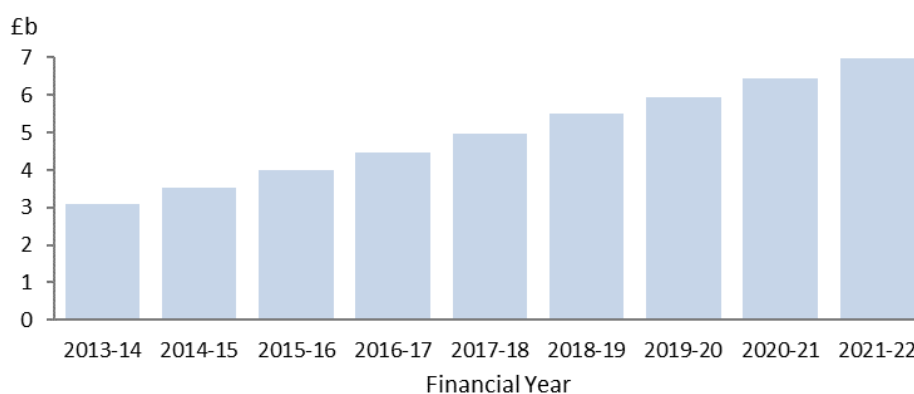
Theme: Children, Education
and Skills

Student Loans in Scotland Financial year 2021-22

Income Contingent Student Loan balance

Income Contingent Student Loan balance reaches £7.0 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 £7.0 billion by the end of financial year 2021-22, an 8.2% increase (+ £0.5 billion) on the previous end-financial year figure of £6.5 billion. *Table 1*

This % increase is in line with the respective 8.3% and 8.0% increases evident in the previous two financial years.

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, 73.8% 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 % of amounts liable for repayment has increased year-on-year, from 64.0% in financial year 2015-16.

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Table of Contents [\(click for hyperlink\)](#)

Income Contingent Student Loan balance	1
Introduction	3
What can you use these statistics for?	3
Things you need to know	3
Total amount paid out in loans to student borrowers	5
Interest added to Income Contingent Loans	6
Average Income Contingent Loan balances	7
Income Contingent Loan borrower repayment status	8
Income Contingent Loan repayments	10
Income Contingent Loan repayments by repayment method	11
Average amount repaid by repayment method	13
Additional information	14

Introduction

This statistics publication presents figures and observations on student loan outlays, repayments and borrower activity for Scotland 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 students studying in Scotland.

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 Scotland are available at the Student Awards Agency Scotland (SAAS) [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 book 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.

Rounding, totals and averages

All borrower numbers and amounts have been rounded to the nearest 100 and £100,000, the nearest 1 decimal point on the data tables given. Average amounts are rounded to the nearest £10. Totals and averages are calculated from un-rounded numbers, these therefore may differ from adding up rounded components.

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

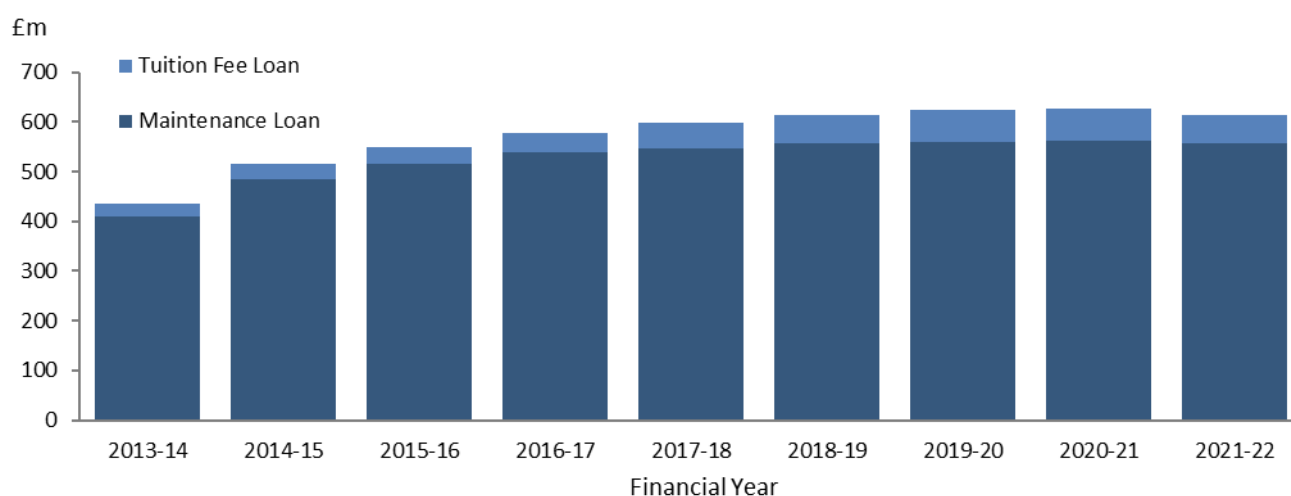
Tables 3, 4 and 5 provide information which requires annual PAYE end of year data supplied by HMRC to SLC, even after the introduction of **MFDS**. This is received after the financial year ends hence the later effective date.

Total amount paid out in loans to student borrowers

Loans discussed in this section include Tuition Fee Loans and Maintenance Loans for undergraduates. Postgraduate funding is arranged via the Student Awards Agency Scotland (SAAS). Tuition Fee Loans are administered by Student Loans Company for those studying elsewhere in the UK.

Small decrease in the total amount paid out in loans to higher education borrowers in financial year 2021-22

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



The amount paid out in the form of higher education loans in financial year 2021-22 was £614.0 million. This was a £13.6 million decrease (- 2.2%) in comparison to the previous year-end position. Whilst the rate of increase has reduced year-on-year (from 18.3% in 2014-15), this is the first % decrease noted in comparison to the previous year. *Table 1*

All figures relating to Tuition Fee Loans included in this publication relate to those paid on behalf of eligible students studying at publicly funded institutions outside of Scotland, along with postgraduates studying at UK-wide institutions. Tuition fees for eligible students studying within Scotland are not required to take a loan, their fees are funded by SAAS.

In financial year 2021-22 a total of £58.1 million was paid out in Tuition Fee Loans. This is an 11.0% decrease (- £7.2 million) in comparison to 2020-21. This is a notable change in trend as % increases (albeit decreasing from + 39.4% in 2017-18, to + 4.8% in 2020-21) have previously been reported year-on-year.

A total of £555.9 million was paid out to higher education borrowers in the form of Maintenance Loans. This was a small decrease of £6.4 million (- 1.1%) in comparison to 2020-21.

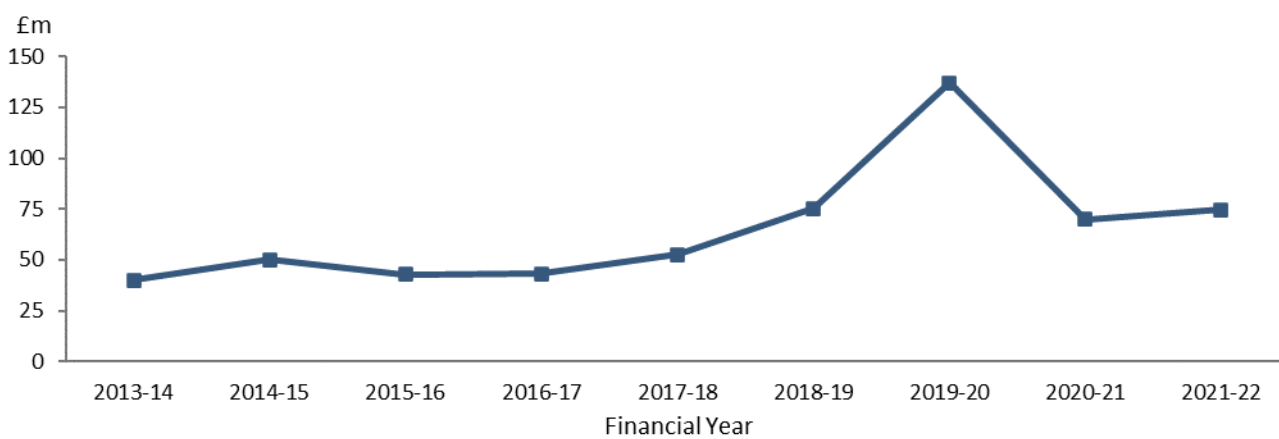
Whilst % increases in Maintenance Loans paid out have fluctuated over the last seven years (between + 18.6% in financial year 2014-15 to + 0.3% in 2020-21), this is also the first reported % decrease.

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.

£74.8 million interest accrued on higher education loans in financial year 2021-22

Figure 3: Total amount of interest accrued on higher education loans in financial years 2013-14 to 2021-22 (£ million)



£74.8 million in interest was added to loan accounts in financial year 2021-22, £4.9 million more (+ 7.0%) than in 2020-21. *Table 1*

As a % of the closing balance for financial year 2020-21, this remained the same as in the previous financial year, at 1.2%.

For financial year 2021-22, all borrowers who started a higher education course in August 1998 or later, were moved to a new repayment plan (from Plan 1 to Plan 4). The interest charged to borrowers was not affected by this change.

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 our [Additional information](#) section

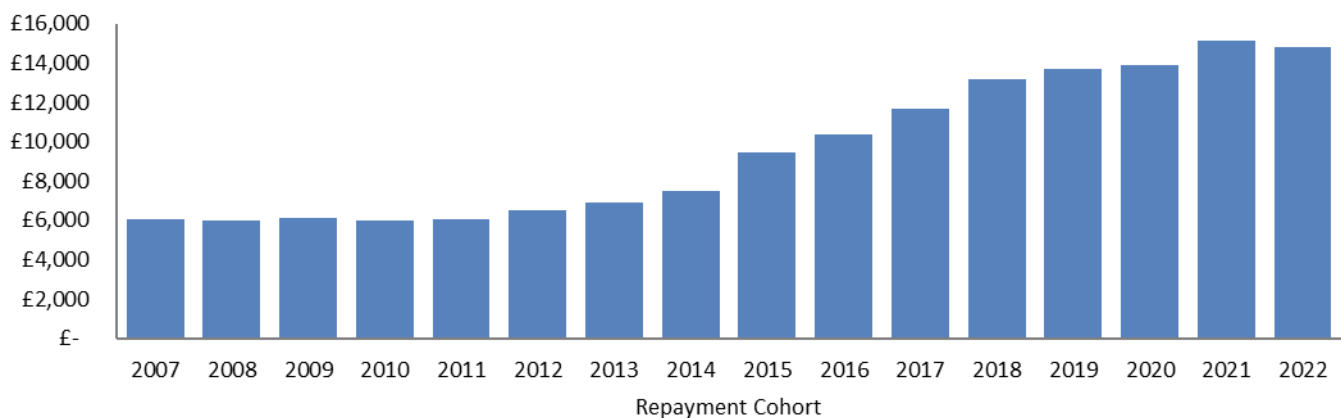
For more information on interest rates and calculations, please refer to our [Income Contingent Student Loan repayment plans & interest rates and calculations](#) page.

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.

Small decrease in the average higher education borrower's loan balance on entry into repayment

Figure 4: Average loan balance on entry into repayment by repayment cohort as at the beginning of the financial year 2022-23 (£)



The average loan balance for the 2022 repayment cohort on entry to repayment was £14,840. This is a £270 decrease (- 1.8%) on the previous repayment cohort. This is the first decrease since 2010. *Table 5*

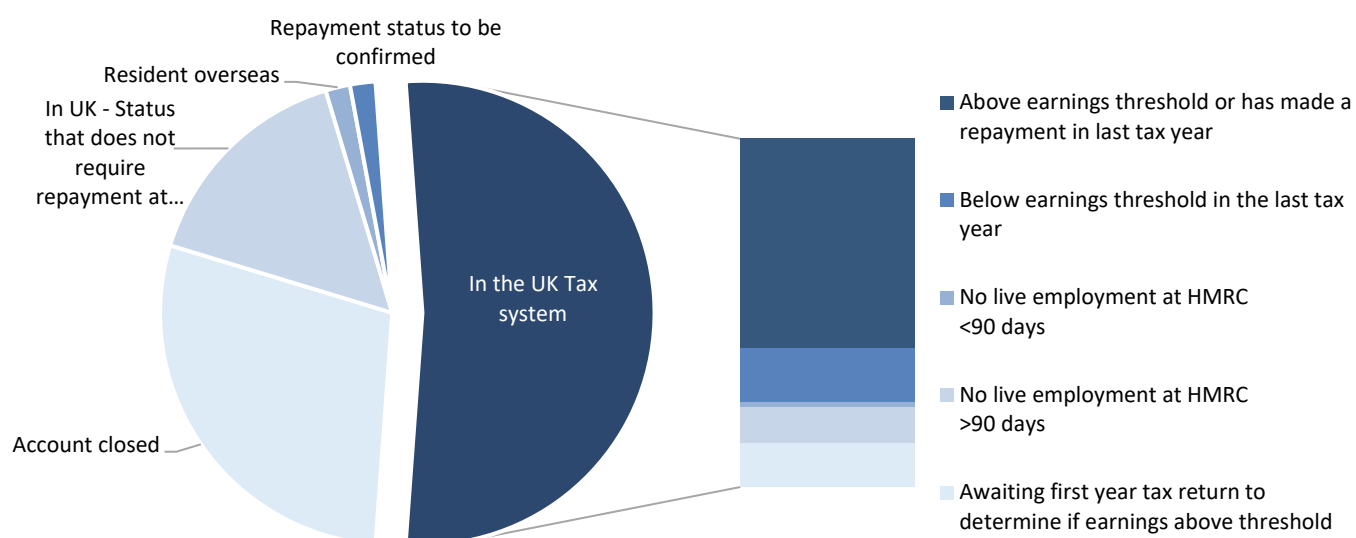
This is in direct contrast to the previous year, when an increase of 8.8% was noted (+ £1,200 to £15,110).

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.

60.6% of all ICR borrowers who are liable to repay are in the UK tax system and 31.5% made a repayment in financial year 2021-22

Figure 5: ICR Student loan borrowers by repayment status as at the beginning of FY 2022-23



The above chart includes all ICR loan 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 212,100, an increase on the end-April position in 2021 of 200,800. As a % of all those liable to repay, this has remained relatively constant at 31.5% (31.4% in 2021).

The number in the UK tax system, yet not required to make a repayment reached 113,200 by April 2022, compared to 100,200 in the previous April. As a % of all those liable to repay, this represents 16.8%, slightly more than the 15.7% noted in 2021.

The number of borrowers liable to repay showing no live employment for less than 90 days decreased from 5,500 to 5,200 by 30 April 2022. However, as a % of all those liable to repay, this remained reasonably constant at 0.8% (0.9% on 2021). The number of those showing no live employment for over 90 days was 29,800, lower than the 35,000 noted in April 2021. As a % of all those liable to repay, this represents 4.4% (5.5% in 2021).

At end-April 2022, of those overseas and above earnings thresholds for that country, the number of those who made repayments increased by 600 in comparison to April 2021 (to 3,000). The number of those defaulted in arrears remained unchanged at 3,200. As a % of all those liable for repayment, both categories remain relatively unchanged (at 0.4% and 0.5% respectively).

28.9% of those who are liable to repay at end-April 2022 no longer retained any loan balance, mainly due to full repayment. This is in line with the previous year, of 28.5%.

At 30 April 2022, of the total 673,600 borrowers, 479,000 were still owing (up 5.4% and 4.9% 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.

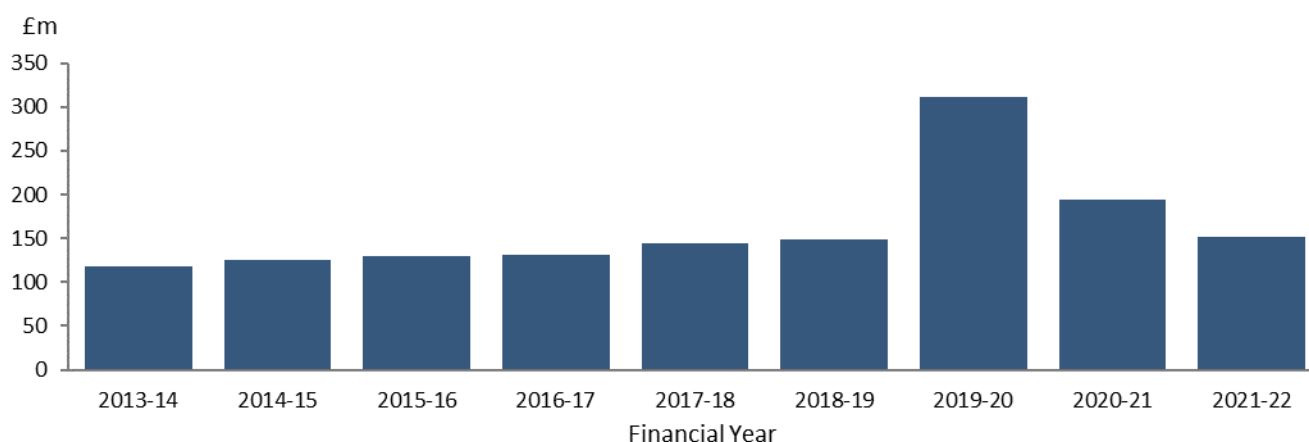
As a result of MFDS, the number of borrowers within the tax system is now identified earlier as Student Loans Company are no longer reliant on an annual, end-of-year HMRC file of data to allocate their status.

Income Contingent Loan repayments

Borrowers normally become liable to make repayments from the April following the completion of, or withdrawal from their course, provided 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 on a scheduled or voluntary basis.

Increase in repayment threshold causes drop in total repayments made in financial year 2021-22

Figure 6: Total amount repaid by higher education borrowers in financial years 2013-14 to 2021-22 (£ million)



The amount repaid in respect of higher education Income Contingent Loans totalled £151.9 million in financial year 2021-22, £42.0 million less (- 21.6%) than in 2020-21. *Table 1*

This can be predominantly attributed to the increase in the repayment threshold from 6 April 2021.

For financial year 2021-22, all borrowers who started a higher education course in August 1998 or later, were moved to a new repayment plan (from Plan 1 to Plan 4). For the introductory year of this plan, the repayment threshold was set at £25,000. This is considerably higher (+ 29%) than the Plan 1 threshold of £19,390 in place for all post-1998 borrowers in financial year 2020-21.

In financial year 2021-22, 87.0% of higher education repayments were received via HMRC and 13.0% were made directly to SLC (split does not take into account refunds made).

The significant 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 our [Additional information](#) section

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.

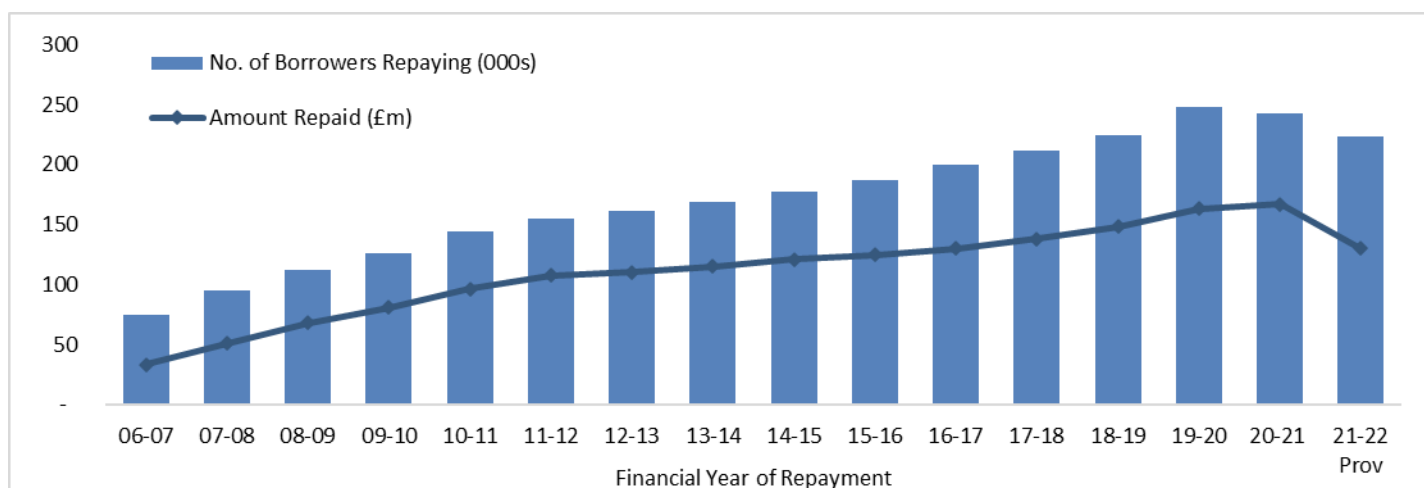
Income Contingent Loan repayments by repayment method

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.

Provisional figures indicate the increased repayment threshold resulted in 22.0% decrease in the 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 the Table 4A's 30 April 2022 effective date.

Figure 7: 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 222,900. This is 8.3% less (- 20,200) than the final figure for financial year 2020-21 of 243,100.

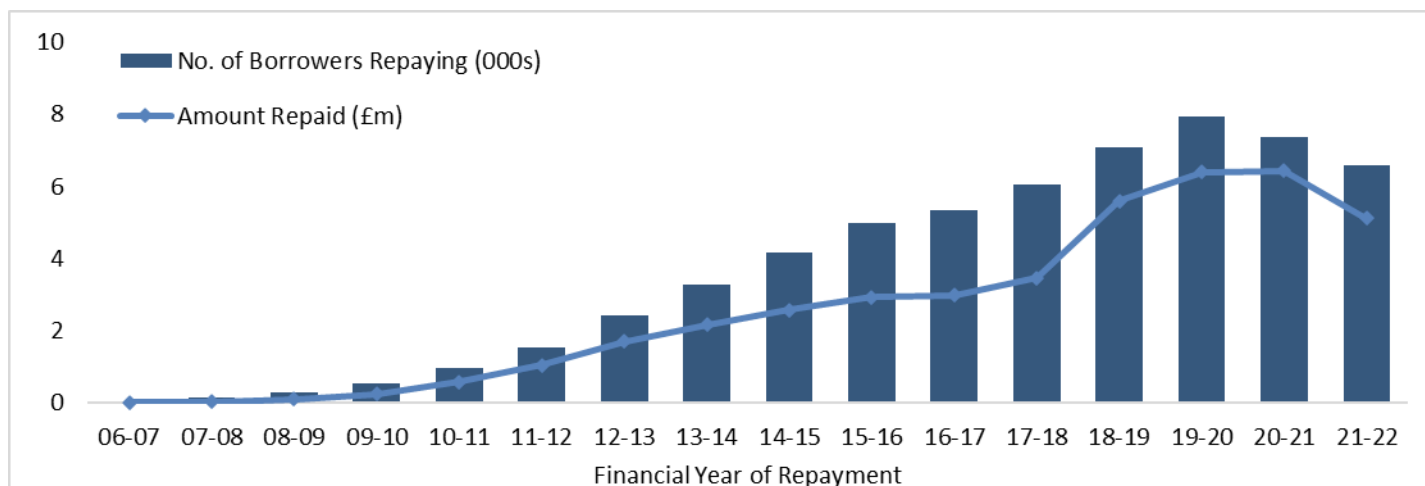
The provisional amount repaid by this method was £130.3 million for financial year 2021-22. This is 22.0% lower (- £36.7 million) in comparison to the final figure for 2020-21 of £166.9 million.

These decreases can be predominantly attributed to the increase in the repayment threshold from £19,390 to £25,000 with the introduction of Plan 4 repayment threshold. For more information, please refer to our [Income Contingent Student Loan repayment plans & interest rates and calculations](#) page.

The movement between the provisional and final figures for financial year 2020-21 indicate an additional 5.2% in regard to the number of borrowers who made a repayment via HMRC (from 231,000) and an additional 4.6% in the amount repaid (from £159.5 million).

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

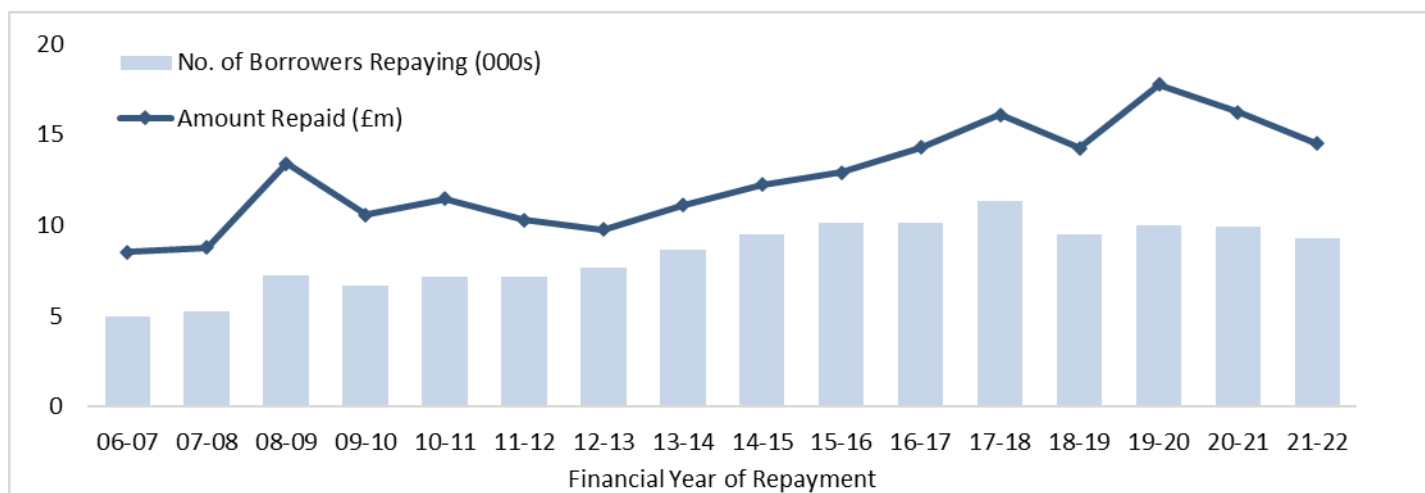
Figure 8: Number of ICR student loan borrowers who made a scheduled repayment to SLC & total amount repaid by financial year of repayment 2006-07 to 2021-22



The number of those making scheduled repayments directly to SLC reduced by 800 (- 10.6%) to 6,600 in financial year 2021-22 and the amount repaid reduced by 20.5% (- £1.3 million) to £5.1 million. *Table 4B*

This is the second year in which there has been a decrease in the number of borrowers making scheduled repayments in comparison to the previous financial year (- 7.1% in 2020-21); yet this contrasts the relatively constant position (+ 0.6% increase) in the amount paid via this method in 2020-21.

Figure 9: 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



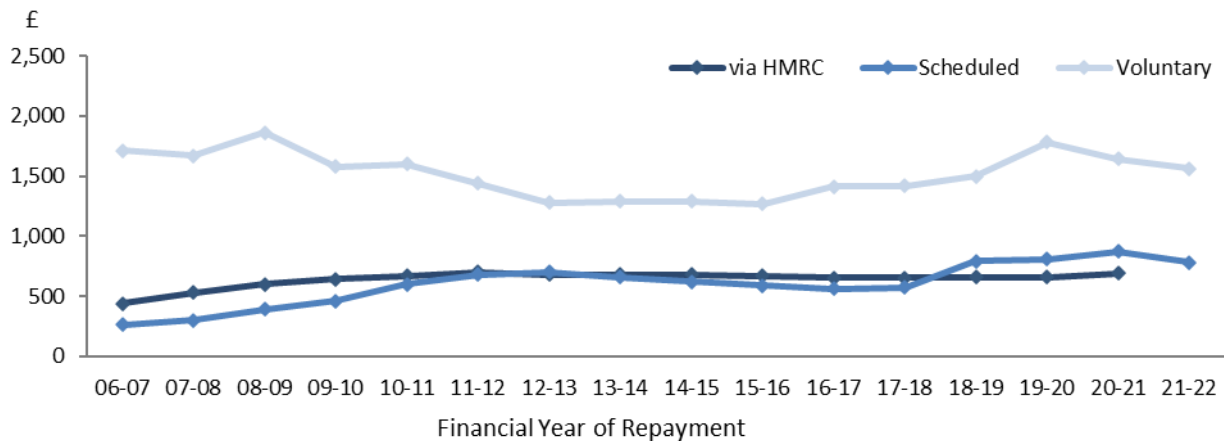
As shown in Figure 9, voluntary repayments made directly to SLC are significantly more volatile than scheduled and HMRC repayments. Therefore, variances to the previous year are not necessarily evidence of a trend. *Table 4C*

The number of borrowers making voluntary repayments decreased by 6.1% in financial year 2021-22 to 9,300. This is a significantly higher % change than the 0.7% decrease noted in 2020-21. The total amount repaid via voluntary repayments has reduced by 10.7% to £14.5 million. This is slightly higher than the 8.6% decrease noted in 2020-21.

Average amount repaid by repayment method

Average amount repaid by ICR loan borrowers via HMRC increased by 4.5% to £690 in financial year 2020-21

Figure 10: 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 £690 in financial year 2020-21, £30 higher than in 2019-20. This is the most significant year-on-year increase since 2011-12. However, over the last decade the average HMRC repayment has decreased by £10 (- 1.4%). *Table 4A (iii)*

Financial year 2021-22's average scheduled repayment decreased by £90 to £780. This is in direct contrast to the + £60 increase noted in 2020-21. Financial year 2021-22 noted the first decrease since 2016-17. *Table 4B (iii)*

The average voluntary repayment decreased by £80 to £1,560 in financial year 2021-22. This is a lesser reduction than in the previous year (of £140). 2021-22 is the second year of decrease following three consecutive years of increases. Trends in voluntary repayments made directly to SLC are significantly more volatile than scheduled and HMRC repayments. *Table 4C (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](#).

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 Northern Ireland 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](#) for England, Wales and Northern Ireland. The latest releases of this series were 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.

Tuition fees were abolished for Scottish students studying in Scotland from Autumn 2000. The Student Awards Agency Scotland (SAAS) pays tuition fees for full-time eligible students studying at publicly funded institutions in Scotland.

Up until academic year 2012/13 the Tuition Fee Loans were just for Scottish domiciled students studying elsewhere in the UK. Eligibility was extended in academic year 2012/13 with the introduction of the postgraduate tuition fee loan scheme which covers eligible EU and Scottish domiciled students on selected taught postgraduate diploma courses in the UK, excluding PGDE.

For more information on funding available to Scotland-domiciled students, please refer to the [SAAS 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.