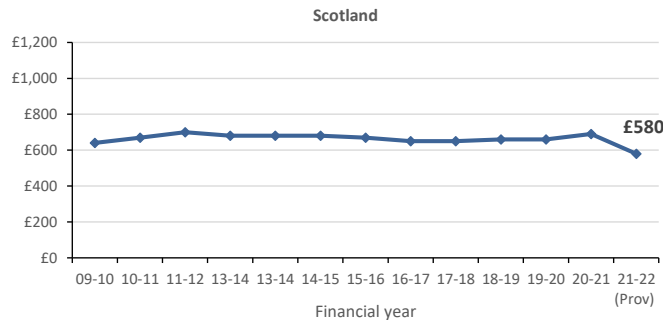
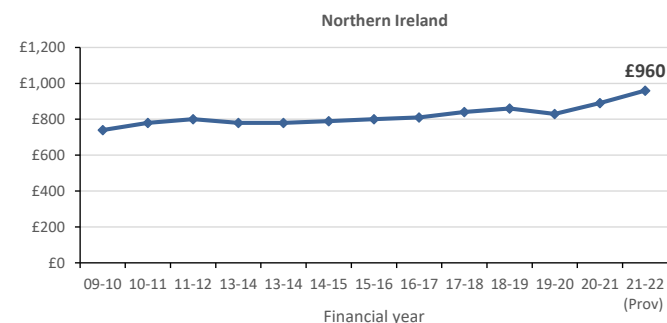
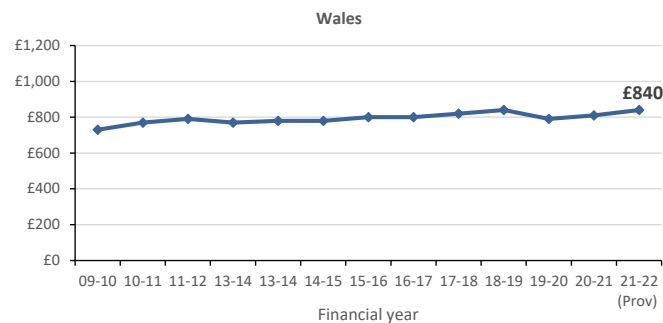
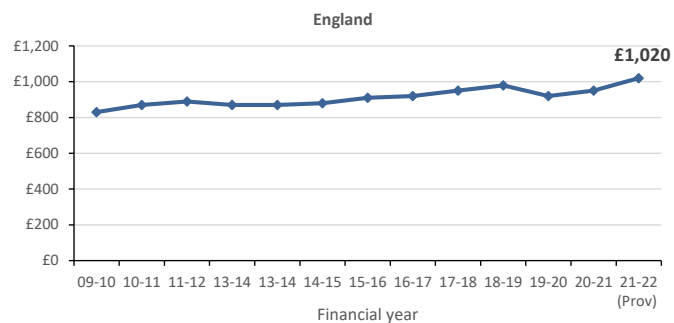


## Student Loans Statistics: Average repayment per year via HMRC

### By government administration that funded the loan

- The increase in the average repayment amount is caused by income growth in the years after leaving HE. In the tax years from 2005-06 up to and including 2011-12 the income threshold was pegged at £15,000. Hence, it reduced in real terms so any increase in earnings in real terms would lead to increased repayments.
- In tax year 2012-13 the income threshold was increased to £15,795 leading to a drop in the average repayment amount. It was increased again in 2013-14 to £16,365.
- For later years there will be downward pressure on the average as borrowers start to fully repay or move to Direct Debit in order to complete repayment without over-repaying. At the point they fully repay or move to Direct Debit they are more likely to be repaying at a level above the average of those left in the cohort at that point.
- Figures taken from Table 4A (iii) of the individual publications (rounded to nearest £10).
- Financial year 2021-22 is marked 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.



Financial year	Average repayment via HMRC												
	09-10	10-11	11-12	13-14	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21	21-22 (Provisional)
England	£ 830	£ 870	£ 890	£ 870	£ 870	£ 880	£ 910	£ 920	£ 950	£ 980	£ 920	£ 950	£ 1,020
Wales	£ 730	£ 770	£ 790	£ 770	£ 780	£ 780	£ 800	£ 800	£ 820	£ 840	£ 790	£ 810	£ 840
Northern Ireland	£ 740	£ 780	£ 800	£ 780	£ 780	£ 790	£ 800	£ 810	£ 840	£ 860	£ 830	£ 890	£ 960
Scotland	£ 640	£ 670	£ 700	£ 680	£ 680	£ 680	£ 670	£ 650	£ 650	£ 660	£ 660	£ 690	£ 580

Source: Student Loans Company