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Student Loans in England: Financial Year 2015-16

Introduction

This statistical first release provides statistics on loan outlays, repayments of loans and borrower activity for English domiciled students studying in Higher Education (HE) and Further Education (FE) in the United Kingdom (UK) and European Union (EU) students studying in England, and covers financial years up to 2015-16. Figures are provided for Income Contingent Repayment (ICR) Loans, which were introduced in 1998/99.

Key points (Higher Education)

- The amount lent in financial year 2015-16 was £11.8 billion, an increase of 11% when compared with 2014-15. *Table 1 and Chart 1.*
- Net repayments posted to customer accounts amounted to £1.8 billion in the financial year 2015-16, an increase of 11% compared with 2014-15 (including £233.8 million repaid earlier than required). *Table 1.*
- The balance outstanding (including loans not yet due for repayment) at the end of the financial year 2015-16 was £76.3 billion, an increase of 18% when compared with 2014-15. *Table 1 and Chart 2.*
- At the end of 2015-16 there were 5.0 million borrowers; of these, 2.9 million had accounts liable for repayment. These figures represent an increase of 8% and 7% respectively compared with the position at the end of 2014-15. *Table 2.*
- The number of borrowers becoming liable to repay for the first time in April 2016 (the 2016 repayment cohort) is uncharacteristically large at 473,000, an increase of 71% compared with April 2015, because many post-2012 entrants to HE who would ordinarily have entered repayment earlier (with loans for fewer years of study) have entered in 2016. *Table 5A(i) and Paragraph 25.*
- The average Loan Balance for the 2016 repayment cohort on entry to repayment was £24,640. Full time students entering HE in 2012/13 who completed three years of study are included in this average, but the average balance is diluted by other borrower types in the same repayment cohort (such as those described in the previous bullet). *Table 5A(iii) and Chart 5 and Paragraph 26.*
- 680,000 (16.9%) of the borrowers who had become liable to repay since ICR loans were introduced in 1998 have fully repaid their loan. *Tables 3A(i) and 3A(ii) and Chart 6.*

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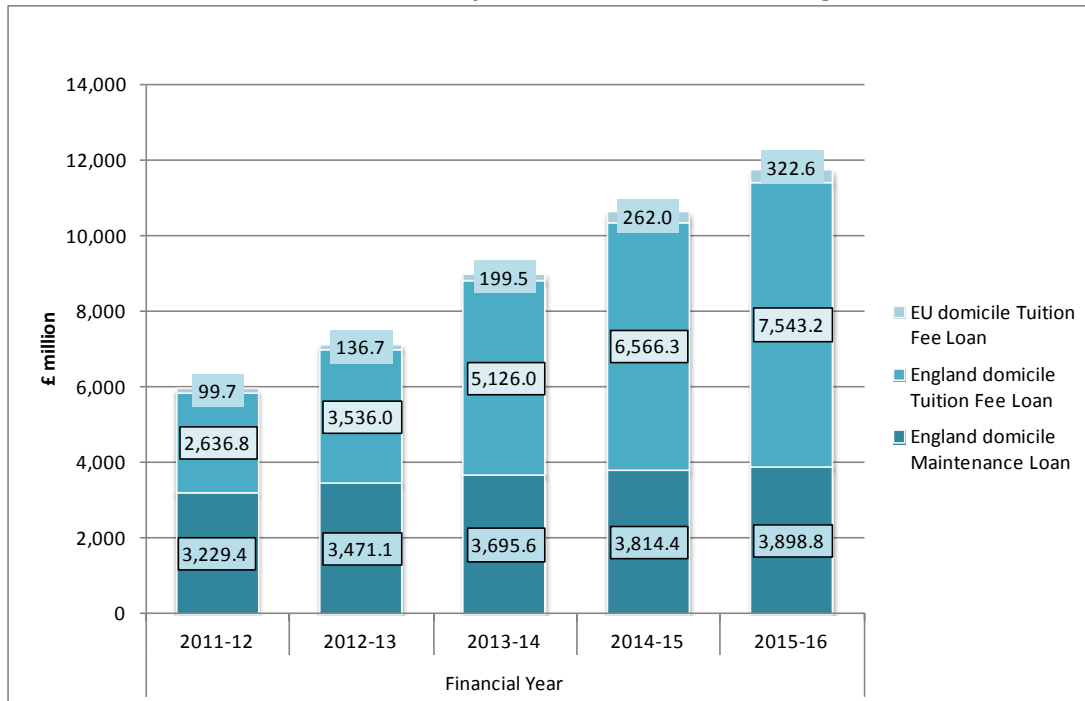
Definitions

Account paid in full	The borrower has repaid the account in full without it being cancelled or written off. It includes accounts with small balance write-offs. Also includes accounts closed under the Repayment of Teacher Loans (RTL) Scheme.
Advanced Learner Loan	A fee loan payable to Further Education (FE) providers on behalf of FE learners who meet the eligibility criteria and started a FE course on or after 1 st of August 2013.
Balance transfers	Transfers that can occur between different loans.
Cancelled loan	The borrower no longer has any liability to repay as provided for in the loans regulations. A borrower's liability shall be cancelled: <ul style="list-style-type: none"> • On the death of the borrower; • On reaching the age cancellation criteria for their loan (age 50, 60, 65 or after 25 years or 30 years depending on the type of loan and year taken out); or • If borrower is in receipt of a disability related benefit and permanently unfit for work.
Domicile	The habitual and normal residence of a student apart from temporary or occasional absences in the relevant period prior to commencement of study.
In arrears	Borrowers who have at least one loan on which repayments are overdue. Arrears arise when a borrower moves overseas and fails to repay SLC according to their repayment schedule. Additionally any borrower who moves overseas and fails to provide the information required to agree the appropriate repayment schedule will also be placed in arrears.
Income Contingent Loan	Also known as Income Contingent Repayment Loan. Introduced in 1998, repayment is 9% of income above the repayment threshold. Includes ICR maintenance loans, Tuition Fee Loans, hardship loans and part-time loans. Hardship loans and part-time loans ceased to be issued after academic year 2003/04. Tuition Fee Loans have been available to eligible part-time students from September 2012 and from 1 st August 2013 to eligible FE learners through Advanced Learner Loans.
Income Threshold	The earnings level at which borrowers liable to repay will make repayments.
Liable to repay	The borrower has reached their Statutory Repayment Due Date (SRDD). See definition of SRDD.
Losses through phishing	Losses through phishing are write offs for loan payments re-directed by a fraudster that would otherwise have gone to a student. Phishing is a fraudulent attempt to obtain from customers information such as usernames, passwords and bank details by masquerading as a reliable entity in an electronic communication such as e-mail or instant messaging. If a student responds to the phishing email, payments that would otherwise go to that student may be redirected by the fraudster.
Maintenance Loan	Maintenance loans are loans to cover living costs.
New borrowers	Borrowers who had no loans at the beginning of the financial year and took out new loans during the financial year.
No live employment at Her Majesty's Revenue & Customs (HMRC)	Borrowers in the UK tax system where HMRC does not have a record of any current employment when the data cut is taken for the statistics, therefore their latest employment status is given as "to be determined"
Non UK EU borrower	A borrower who was originally domiciled in an EU country prior to entering higher education in England. Such borrowers are eligible from academic year 2006/07 and for Tuition Fee Loan only.
Overdue Debt	That part of the Loan Balance that is overdue for those borrowers who are

	in arrears.
Part Time Loans	New part-time students starting courses from September 2012 onwards at publicly funded universities and colleges are subject to tuition fees of up to £6,750 per year. This group of students are entitled to apply for an up-front fee loan to meet the full costs of their tuition (or up to £4,500 towards their tuition for courses at privately funded universities and colleges).
Refunds of income contingent repayments	Where over-repayment is identified, a refund is provided to the customer by SLC.
Repayment Cohort	A borrower is placed in a single repayment cohort. In some circumstances the repayment cohort may change, i.e. withdrawal from course of study. The repayment cohort is based on the year of the earliest Statutory Repayment Due Date (SRDD). See definition of SRDD below.
Repayment Plan	From 1 September 2012, the ICR Loan scheme has been separated into two different repayment arrangements called Repayment Plan 1 and Repayment Plan 2. They differ in the earnings threshold used to trigger repayment and the interest rate applied to outstanding balances. The Repayment Plan 1 is applicable to students who started their course before 1 st September 2012 while Repayment Plan 2 is applicable to students who started their course from 1 st September 2012 onwards.
Study Mode	The mode of study (full-time or part-time) when the borrower took out their loan.
Statutory Repayment Due Date (SRDD)	The point a borrower becomes liable to begin repaying a loan, the April after graduating or otherwise leaving their course. After the SRDD borrowers are required to make repayments if their income is above the threshold.
Tuition Fee Loan	Tuition Fee Loans are loans to cover all or part of the cost of tuition. They are paid directly to the Learning Provider.
Written off loan	The borrower remains liable to repay but recovery is deemed unlikely by the loan administrator or not possible by legal judgement. From April 2010, student loans are exempt from Individual Voluntary Arrangements (IVA).

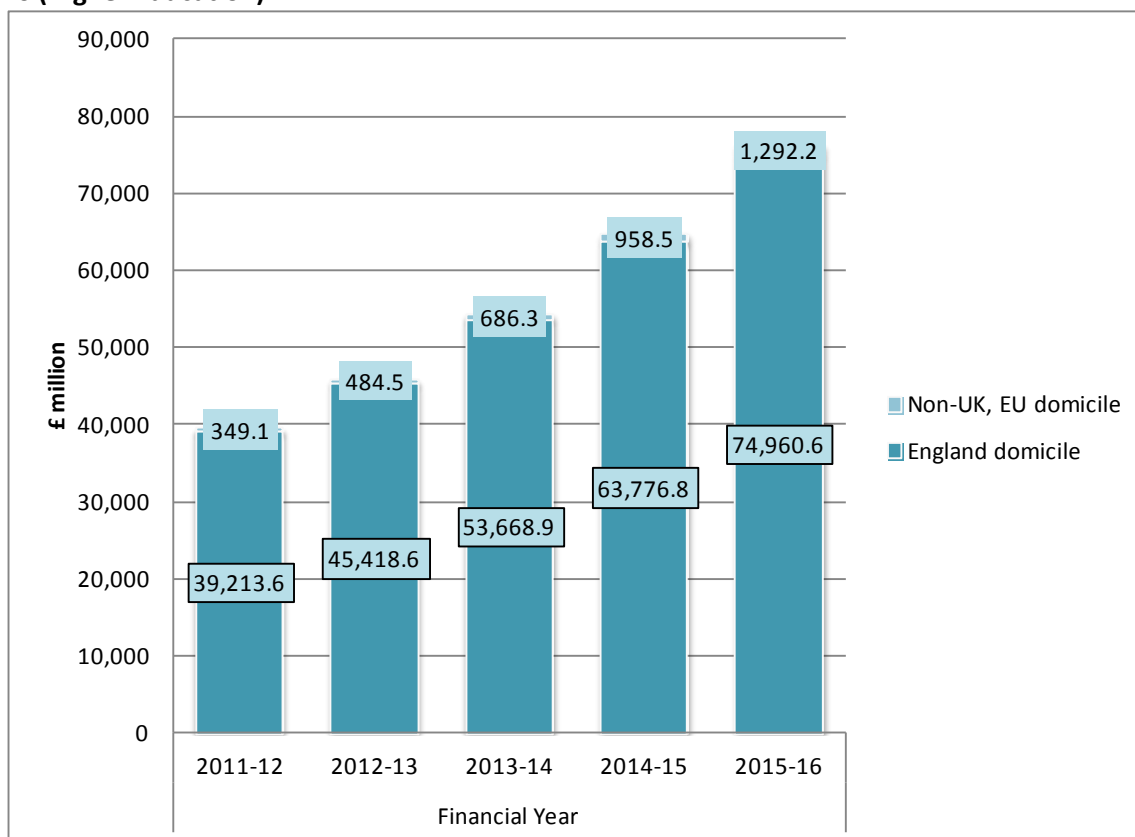
Statistical commentary

Chart 1: Total amount lent in financial years 2011-12 to 2015-16 (Higher Education)



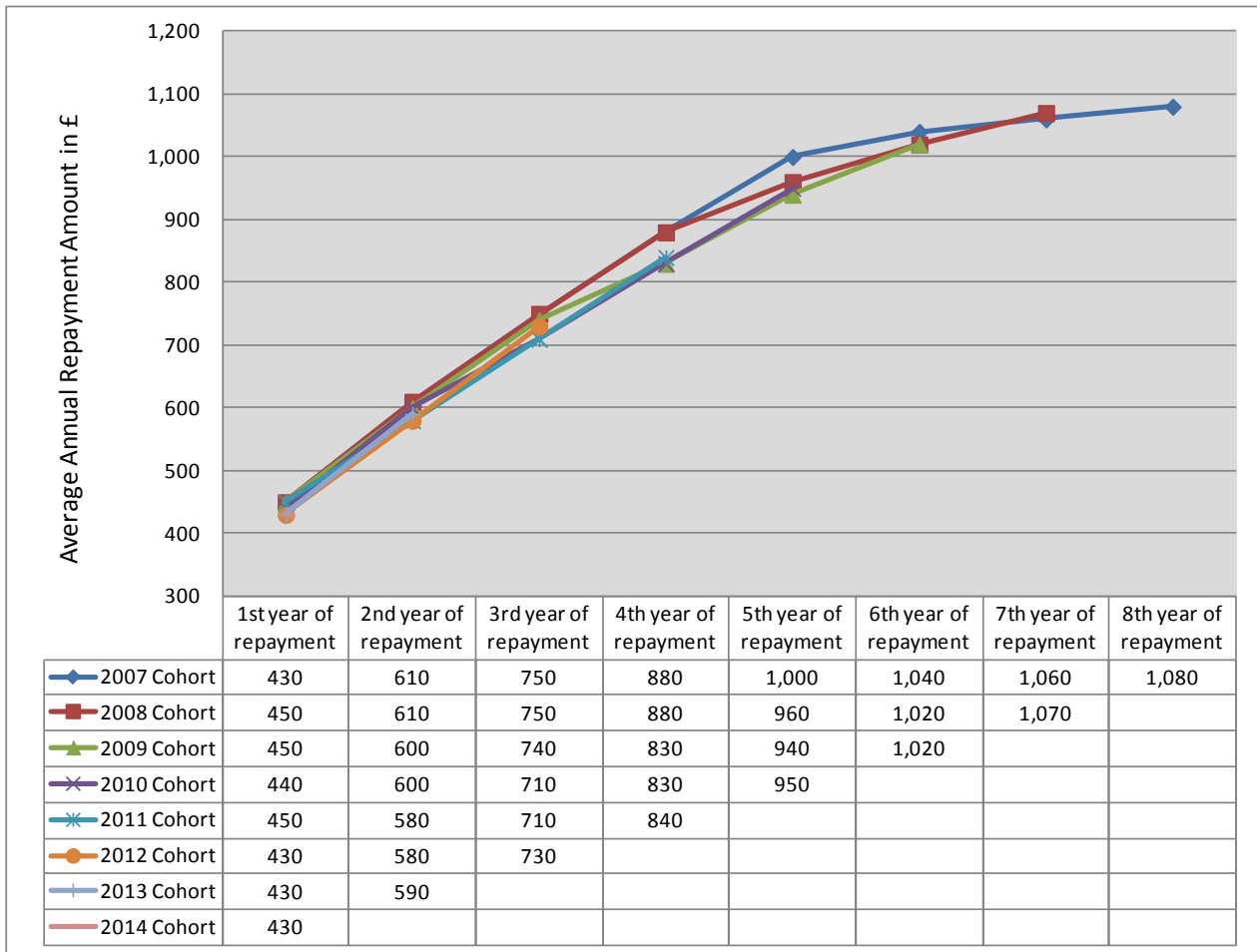
The total amount lent in financial year 2015-16 was £11.8 billion, which is an increase of 11% when compared with 2014-15.

Chart 2: Total balance of income contingent student loans at the end of financial years 2011-12 to 2015-16 (Higher Education)



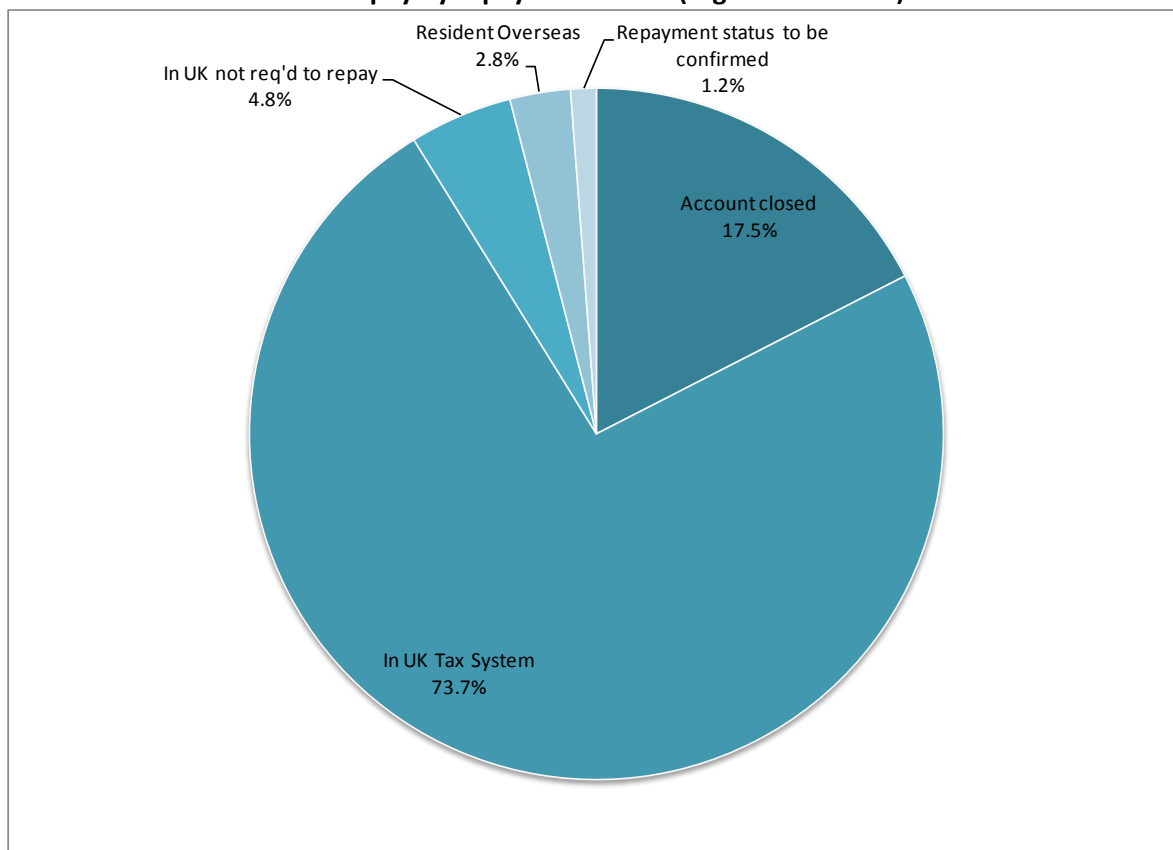
The total Loan Balance at the end of financial year 2015-16 is £76.3 billion, which is an increase of 18% when compared with 2014-15. At this point in time the new lending and the interest added outweighs the repayments being made by those borrowers who are now liable to repay.

Chart 3: Average annual amount repaid by ICR Student Loan borrowers making repayments via HMRC (Higher Education repayment cohorts 2007 to 2014)



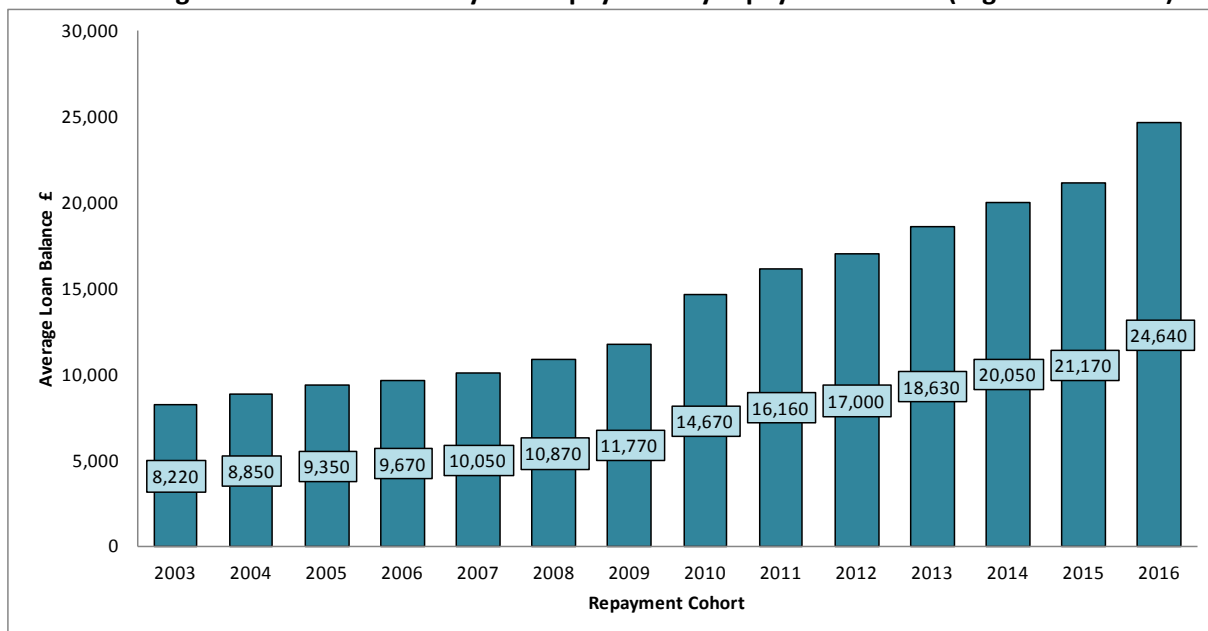
The average amount repaid increases sharply in the first and second years of repayment, followed by a more gradual increase over the following years. The increasing repayments are caused by income growth in the years after leaving higher education. The income threshold was raised at the start of tax year 2012-13 and then again for 2013-14 which leads to lower repayments than would have been the case if the previous threshold had been retained. For later years of repayment there will be downward pressure on the average repayment as borrowers start to fully repay. At the point they fully repay they are more likely to be repaying at a level above the average of those left in the cohort at that point.

Chart 4: Borrowers liable to repay by repayment status (Higher Education)



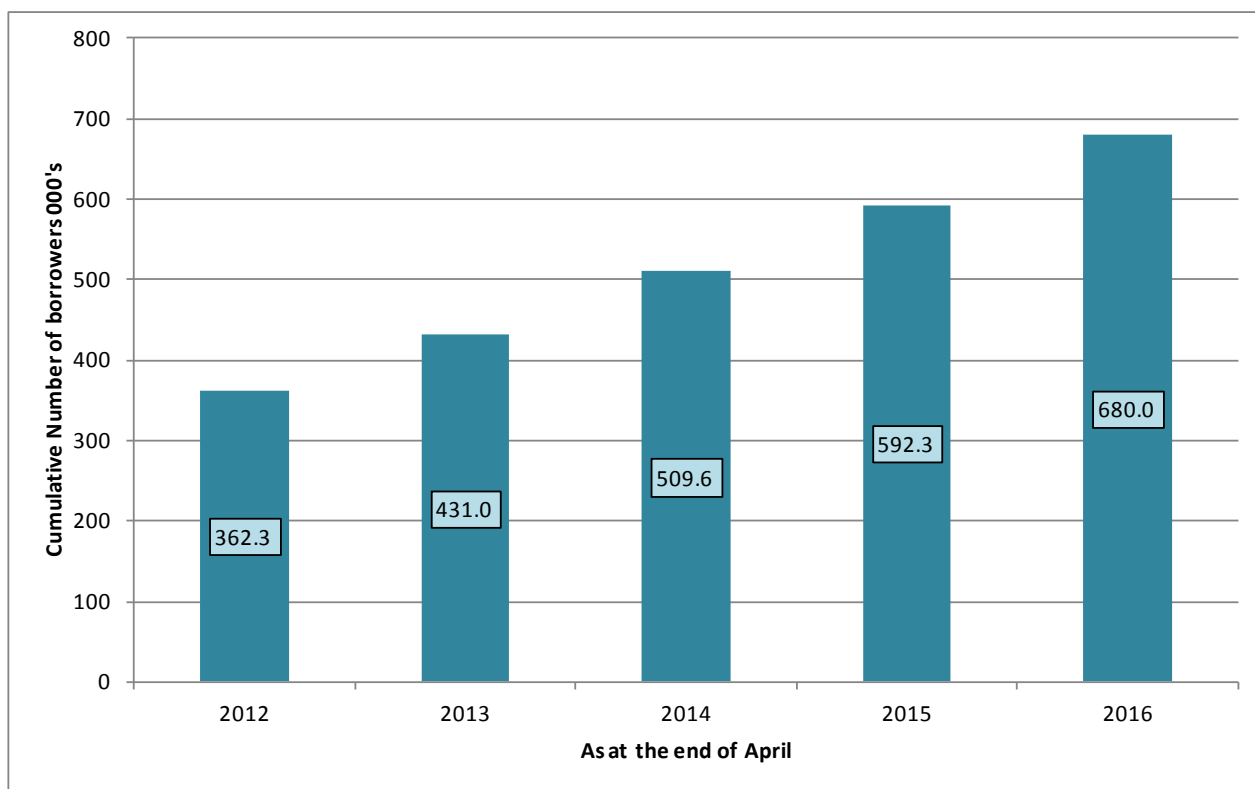
This chart covers all borrowers in all repayment cohorts liable to be repay as at 30/04/2016. 17.5% no longer retain any Loan Balance mainly due to full repayment. 73.7% are in the UK Tax system. Table 3A shows how the number and percentage of borrowers in each repayment status varies by cohort.

Chart 5: Average Loan Balance on entry into repayment by repayment cohort (Higher Education)



This chart shows the average Loan Balance for borrowers at the point where their liability to repay first began. The average Loan Balance reflects the amount of loan available whilst studying and the number of years that the borrower chose to take loans for. See Table 5(iii). The 2016 repayment cohort has an average loan balance on entry into repayment that appears lower than might be expected given that it is the first repayment cohort affected by the higher fees of up to £9,000 per year. See Factors affecting time series for further explanation.

Chart 6: Cumulative number of borrowers who have fully repaid (Higher Education)



As at 30/04/2016 there are 680,000 borrowers who have entered repayment since ICR loans were introduced in 1998 and have fully repaid. See Table 3A(i). The figures at the end of the previous years are taken from the equivalent table in the previous year's publications.

Data sources

1. This publication uses data from a single source: administrative data from the SLC Customer Ledger Account Servicing System (CLASS). For details of the administrative sources see the published Statement of administrative sources published on the SLC website using the following link

http://www.slc.co.uk/media/520778/slc_statistics_-_statement_of_administrative_sources.pdf

Data quality

2. 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. Further details can be found by following the link below

http://www.slc.co.uk/media/653716/slc_statistics_-_quality_guidelines.pdf

Data uses

3. SLC has published a Uses Made document for Official statistics.

Further details can be found by following the link below

http://www.slc.co.uk/media/756631/slc_official_statistics_-_use_made.pdf

Revisions

4. Revisions within the data are denoted with an [r]. Some of these revisions may be carried over from the previous year's publication and are, therefore, not revisions to this year's publication. Further details can be found by following the link below http://www.slc.co.uk/media/520775/slc_statistics_-_revisions_policy.pdf

Changes included in this SFR

5. There have been no changes to the scope or content of the publication this year. However, the Repayments total via HMRC has been refined to separate repayments via Pay As You Earn (PAYE) and via Self Assessment (SA).

Notes on policy

Eligibility

6. Student loans are available to eligible full-time undergraduate students and those taking full-time or part-time postgraduate initial teacher training courses. From 2000/01 part-time loans were available, but were then replaced by part-time course grants and part-time fee grants. Tuition Fee Loans have been available to eligible part-time undergraduate students from September 2012. Tuition Fee Loans have been available to eligible FE learners through Advanced Learner loans from August 2013.

Repayment of Income Contingent Loans

7. Repayments are mainly repaid through the UK taxation system, and are repaid once the borrower is earning over the relevant repayment threshold. The amount is deducted by the employer at the rate of 9% over the threshold or by HMRC through Self-Assessment borrowers. After the tax year is over the employers pass details of repayments per borrower to HMRC in P14 returns. HMRC pass this information on to SLC when they have validated it, and SLC use this to update borrower accounts. The taxation system does not permit arrears.

8. Borrowers who move overseas must inform SLC of their total income and if that is above the threshold for the country they live in, they will make monthly repayments directly to SLC, again at the rate of 9% above the threshold. These arrangements are reviewed annually. Arrears can accrue on these accounts, because borrowers do not supply sufficient information or stop making repayments.

9. SLC also collects monies directly where the borrower has a small balance; has switched to direct debit repayments (because they are nearing the end of repayment); or has made voluntary repayments.

10. Full time Higher Education borrowers become liable to repay their loans in the April after they leave their course, whether or not they have graduated. Borrowers are grouped into repayment cohorts based on the year in which their liability to repay began.

11. The data held by SLC at 30th April 2016 for repayments via HMRC, and the resultant status information, interest applied and outstanding balance, represent mostly the effect of repayments in tax year 2013-14. Backdated information can be received from HMRC causing the data posted by SLC in one financial year to cover multiple tax years. Tables 4 and 5 of this publication show the data by tax year in order to represent the time series from the point of view of the borrowers themselves and their actual repayment history.

Annual interest rate

12. The annual Retail Price Index for March is used to set the interest rate for student loans, but there are differences for Repayment Plan 1 and Repayment Plan 2 loans. Repayment Plan 1 has a low interest cap which comes into operation if the bank base rate, for a number of banks, falls below the RPI rate. Repayment Plan 2 has RPI as the lowest rate of interest but, can rise to a maximum of RPI + 3%.

13. The interest rate does not affect the monthly repayment amount; only the time taken to repay.

Repayment Plan 1

14. Students who began their course prior to 1st September 2012 are on Repayment Plan 1. Repayments for Repayment Plan 1 loans are at the rate of 9% of income above the income threshold which was £10,000 until April 2005 and then £15,000 until April 2012 when it changed to £15,795. From April 2013, the threshold was £16,365; from 6th of April 2014 it was £16,910; from 6th of April 2015 it was £17,335; and from 6th April 2016 it was £17,495.

Repayment Plan 2

15. Students who began their course on or after 1st September 2012 are on Repayment Plan 2, and their repayment threshold is set at £21,000 from April 2016. They will make repayments at 9% of their income above the threshold. Borrowers are normally liable to make repayments from the April after they leave their course, but for administrative reasons, repayments could not be taken through the tax system until April 2016.

16. The Repayment Plan 2 interest charge whilst studying is RPI +3% and remains so up until the April after leaving the course. The current rate, which is applied from 1 September 2014, is 2.5% + 3 % = 5.5%. Borrowers who withdrew or did a short course, and should have been liable for repayment in April 2013, April 14 or April 15 would be charged interest at the rate of RPI until April 16. Once borrowers are due to repay, interest will be variable depending on the borrowers income. Those earning £21,000 or less will be charged at the rate of inflation (RPI), interest rates for those earning between £21,000 and £41,000 will be on a sliding scale from RPI to RPI +3%; and those earning £41,000 or more will accrue interest at RPI +3%.

Fees support

17. The 2006/07 academic year was the first year that students were awarded loans for tuition fees. Prior to that, students were eligible for means tested grants for fees.

18. EU students have been entitled to Tuition Fee Loans since academic year 2006/07. EU students are not entitled to maintenance loans

19. New students starting full-time and full-time distance courses at publicly funded universities and colleges from September 2012 onwards are subject to tuition fees of up to £9,000 per year. This group of students are entitled to apply for an up-front fee loan of up to £9,000 to meet the full costs of their tuition (or up to £6,000 towards their tuition for courses at privately funded universities and colleges).

20. New part-time students starting courses from September 2012 onwards at publicly funded universities and colleges are subject to tuition fees of up to £6,750 per year. This group of students are entitled to apply for an up-front fee loan to meet the full costs of their tuition (or up to £4,500 towards their tuition for courses at privately funded universities and colleges).

21. From 1 August 2013, eligible Further Education learners who were aged 24 or over on the first day of their course could qualify for an Advanced Learner Loan, and from 1 August 2016 this will be extended to those aged 19 and over. These loans help FE learners to pay the fees charged by colleges and training organisations. As with other Plan 2 ICR loans, Advanced Learner Loans will not become due for repayment until April 2016.

Related statistical publications

22. SLC also produces the Official Statistics: 'Student Support for Higher Education in England'. This publication provides statistics on English domiciled and EU domiciled applicants studying in England, which have been approved for student support by academic year of application. The latest publication can be found at <http://www.slc.co.uk/official-statistics/financial-support-awarded/england-higher-education.aspx>

23. Statistics on 24+Advanced Learning Loans paid to FE learners (since renamed to Advanced Learner Loans) covering the period August 2015 to January 2016 were published in SLC OSP 02/2016 on 23 March 2016. These can be found at <http://www.slc.co.uk/media/7097/slcosp022016.pdf>

24. For information on student support arrangements in place for England domiciled HE students and non UK European Union students who study in England, visit: <https://www.gov.uk/browse/education/student-finance>

Factors affecting time series

25. The number of HE borrowers becoming liable to repay for the first time in April 2016 (the 2016 repayment cohort) is uncharacteristically large at 473,000, an increase of 71% compared with April 2015. This increase is explained by many post-2012 entrants to HE, who would ordinarily have entered repayment earlier (with loans for fewer years of study), entering repayment later than is normally the case in April 2016. Next year the repayment cohort will revert to a normal composition and will be more reflective of the loans paid out under the post-2012 fee regime.

26. The 2016 repayment cohort has an average loan balance on entry into repayment that is lower than might be expected given that it is the first repayment cohort affected by the higher fees of up to £9,000 per year. Full time students entering HE in 2012/13 who completed three years of study are included in this average, but the average balance is diluted by other borrower types in the same repayment cohort. These borrower types are: a) those on 4 year plus courses who entered study under the pre-2012 fee regime; b) those full time students who started after 1 September 2012 who were on short courses or who withdrew and are entering repayment later than would normally be the case; and c) those part time students who took out Tuition Fee Loans and have now finished their studies or withdrawn from study.

27. The first two repayment cohorts (2000 and 2001) are atypical because they will comprise borrowers on one year courses (such as Higher National Certificate (HNC) and postgraduate Initial Teacher Training) or they will be students who dropped out before completing three years of study. The first repayment cohort containing graduates from three year courses is the 2002 cohort.

28. The average repayment amount dropped for all repayment cohorts except the 2004 cohort between tax year 2004-05 and 2005-06 due to the increase in the income threshold from £10,000 to £15,000. The growth in earnings in year 2 of repayment for the 2004 cohort was enough to outweigh the effect of the income threshold change (see table 4A).

29. From April 2005 the income contingent repayment threshold changed from £10,000 to £15,000. Those borrowers prior to April 2005, who were earning more than £10,000 and less than £15,000, would cease repaying until their income reached the new threshold. The threshold remained at £15,000 until April 2012 when it increased to £15,795 and it has been increased every year since in line with inflation.

30. From 2009, SLC have been taking action against those borrowers who moved overseas and did not provide SLC with adequate information to allow the processing of repayments. One of the measures is to place borrowers in arrears so that legal action may be brought against them. This necessary change in the process led to an increase in the number of borrowers residing overseas and in arrears. It should be noted that the figure will also include UK borrowers who have moved overseas after completing their studies.

31. The 2010 cohort of EU borrowers is the first significant group of EU borrowers who have come into repayment, comprising mainly of 2006/07 entrants on three year courses. The 2011 and 2012 cohorts include some 2006/07 entrants on longer courses, as well as those who started their 3 year degree courses in 2007/08 and 2008/09 respectively. Academic Year 2006/07 was the first year that non-UK EU domiciled students could be awarded tuition fee student loans, therefore EU borrowers in repayment cohorts prior to 2010 will mostly comprise of those borrowers on one or two year courses or those who have dropped out of their course.

Notes for users

Repayments via Self Assessment (Table 1)

32. Table 1 has historically shown repayments via PAYE and Self Assessment as an aggregated figure. In 2015-16 they have been separated out. The Self Assessment data received by SLC comprises an annual file received in March each year followed by monthly files containing small additions and revisions. The annual file for March 2016 was not posted by SLC until 6/4/2016 which meant it was outside the data capture for Table 1. However, given the significance of that data to the trend in repayments it has been added into Table 1. The affected figures in that table have been marked with an 'e' for Estimate. The closing balance has been adjusted in line with the adjusted repayments. However, there would also have been interest released on the back of these repayment postings that we have not estimated so the interest in the year is slightly understated and the closing balance is slightly understated to the same extent. In next year's publication these amounts will be omitted from 2016-17 given that they have been accounted for in 2015-16.

Repayment Status (Table 3)

33. Some of the repayment status categories in Table 3 are the result of information received from HMRC. This information is received on a monthly basis, giving the up to date employment status of borrowers. Borrowers are grouped as follows:

- a. If HMRC cannot identify the borrower in their records from the information provided by SLC the borrower will be in the category of "Not Currently Repaying - Further Information Being Sought".
- b. If it shows they are currently on Job Seekers Allowance then they will be in the category of "does not require repayment at this point".
- c. If they are in their first year of liability and it shows they are in employment then they will be in the category of "awaiting first tax year return to determine if earnings above threshold".
- d. If HMRC have found the borrower but there is no employment record at the end of the latest month they are in the category of "In UK tax system – No Live Employment at HMRC".

- e. Once the borrower has been in the tax system for one tax year HMRC will be able to pass on returns from the borrower's employer(s) to show if the borrower is above or below the earnings threshold for repayment. HMRC notify SLC of repayments deducted by employers during a year once employers provide those details to HMRC on their annual returns after the end of the tax year. So it is only when that happens, that SLC will know if a borrower has been above or below the earnings threshold. The borrower will then be shown in the appropriate category.
- f. However, if the borrower has ceased to have an employment record they will revert to being in "In UK tax system – No Live Employment at HMRC"

34. The profile of EU borrowers is different to that of UK national borrowers for a number of reasons: firstly only those who have worked in the UK will have a National Insurance Number; secondly they are more likely to go overseas after HE than are UK national borrowers. Although the profiles are different it should be noted that the majority of borrowers who are known to be resident overseas are UK nationals.

35. The 2010 repayment cohort contains the first significant group of EU tuition fee loan borrowers. The group will predominantly comprise of the 2006/07 entrants who have completed three year courses. EU borrowers in earlier repayment cohorts will mostly comprise of those borrowers on one or two year courses or those who left their courses early.

Repayments via direct repayment channel to SLC (Table 4C)

36. The average repayment made directly to SLC by EU borrowers is significantly higher than repayments made via HMRC by EU borrowers (Table 4B). This is because some EU borrowers have chosen to make direct repayments to repay their balance in full or make large lump sum repayments to reduce the balance. Direct repayments to SLC include voluntary repayments which can be made by borrowers who are not yet due to repay, and additional voluntary repayments from borrowers who are also making repayments via HMRC. Direct repayments also include repayments from EU tuition loan borrowers who are living overseas, who are liable to repay, and are doing so via a repayment schedule. Details of repayment thresholds for each country of residence can be found at : <http://www.studentloanrepayment.co.uk>

Loan Balances (Table 5)

37. The average loan balance for each repayment cohort at the point they become liable to repay has always been higher than for the preceding cohort. The 2016 cohort continues that trend but the increase is lower than might be expected given that it is the first repayment cohort affected by the higher fees of up to £9,000 per year - see Factors affecting time series. Thereafter, for each cohort the average balance tends to go up before coming back down. Interest added to the balance in the early years of repayment has tended to outweigh the repayments made and many of the borrowers have gone on to take out further loans after their initial loans became liable for repayment. Table 5 excludes those who have fully repaid their loans; therefore figures on average amount owed cover those who have a remaining balance only.

Rounding (all tables)

38. All borrower numbers and amounts have been rounded to the nearest 100 and £100,000 unless specified otherwise. All totals and averages are calculated from un-rounded numbers.

User consultations

39. Consultation exercises are conducted by SLC on the Official Statistics it produces in order to understand who uses the publications, for what purpose, and to find out how they can be made more useful in terms of content, methodology, timeliness and presentation. As part of the consultation process SLC runs surveys. See the User Consultation Survey section of the SLC website at

<http://www.slc.co.uk/statistics/statistics-user-consultation.aspx>

National Statistics

40. 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.

Table guide

- Table 1** The amounts paid out in Income Contingent Loans and repayments applied to individual loan accounts during financial years 2012-13 to 2015-16 broken down by repayment plan and study mode.
- Table 2** Detailed breakdown of figures for Income Contingent Loan borrower repayment activity for 2014-15 and comparisons to figures for financial years 2012-13 and 2015-16.
- Table 3:** ICR Student Loans borrowers liable to repay by repayment cohort and repayment status as at 30/04/2016.
- Table 4:** ICR Student Loans borrowers making repayments via HMRC by repayment cohort and tax year as at 30/04/2016. Table 4C details repayments made by non-UK EU borrowers making repayments directly to SLC.
- Table 5:** ICR Student Loans borrowers with a Loan Balance by repayment cohort and tax year as at 30/04/2016.

Tables

The tables are available at:

<http://www.slc.co.uk/official-statistics/student-loans-debt-and-repayment/england.aspx>