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Guidance

# Teachers' student loan reimbursement: guidance for teachers and schools

From:  
[National College for Teaching and Leadership](#)

Published:  
24 October 2017

Eligibility criteria, payment rates and how to apply.

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## Overview

The Teachers' student loan reimbursement scheme is a pilot programme aimed to increase recruitment and retention in areas of greatest need.

All eligible teachers will be able to apply for a reimbursement on their student loan payments made in the first 10 years of their careers.

This guidance should be read by teachers applying for a reimbursement, and should also be used by administrators responsible for verifying claims.

## Apply

The application round will open September 2019.

[Register your interest](#) to receive notification of when you can apply for reimbursement.

## Eligibility criteria

The eligibility criteria guidance is used to assess all teachers' student loan reimbursement applications.

In order to be eligible to apply for a student loan reimbursement, you must comply with both the:

- employment criteria: relating to your length of service and the location and type of school in which you have taught
- subject criteria: relating to the subjects taught

## Employment criteria

You must have been awarded [qualified teacher status \(QTS\)](#) in one of the following academic years in order to be eligible:

- 2013 to 2014
- 2014 to 2015
- 2015 to 2016
- 2016 to 2017
- 2017 to 2018
- 2018 to 2019

You are eligible for reimbursements for the 10 academic years following the year in which you were awarded QTS. For example, if you qualify in 2017 to 2018 you can claim for the years 2018 to 2019 up to 2027 to 2028 inclusive. The first academic year for which you can claim is 2018 to 2019.

You must be employed as a qualified teacher in England in either a:

- maintained secondary school (including middle-deemed secondary)
- maintained or non-maintained special school
- secondary phase academy/free school

The school must be in one of the 25 participating local authorities; Barnsley; Blackpool; Bracknell Forest; Bradford; Cambridgeshire; Derby; Derbyshire; Doncaster; Halton; Knowsley; Luton; Middlesbrough; Norfolk; North East Lincolnshire; North Yorkshire; Northamptonshire; Northumberland; Oldham; Peterborough; Portsmouth; Salford; Sefton; St Helens; Stoke-on-Trent; Suffolk.

If you teach in a private schools or sixth-form college, you are not eligible.

You must have confirmation:

- of employment for the last academic year from your employer
- that you are still in employment as a teacher when you apply

For the purpose of teachers' student loan reimbursement, all academic years begin on 1 August and end on 31 July.

We will use the school workforce census the academic year following payment to confirm continued employment.

You will only be eligible for reimbursement of the payments made to the Student Loans Company whilst in employment in a participating school as a teacher of at least one of the eligible subjects.

Supply teachers are eligible on the same terms as permanent teachers. Supply teachers doing day-to-day supply teaching must provide appropriate evidence of having taught an eligible subject.

## Subject criteria

Eligible subjects are:

- languages
- physics
- chemistry
- biology
- computer science

You must have spent at least 50% of your contracted hours teaching at least one of the eligible subjects during the year for which you are claiming. This must be verified by the school during the application process.

## Payment rates

The amount reimbursed is dependent on your teachers' salary, and consequently the amount of your student loan repaid to the Student Loans Company. If you are on a Plan 2 loan you will repay 9% of earnings above the threshold, currently set at £25,000 from April 2018.

All payments that you make, during eligible service, will be reimbursed at the beginning of the next academic year.

The table below shows what a teacher may pay per year, and therefore receive, based on their salary:

Salary	Reimbursement
£26,000	£90
£27,000	£180
£28,000	£270
£30,000	£450
£35,000	£900

£40,000

£1,350

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The reimbursement payments are:

- not part of a teacher's pay
- subject to income tax and National Insurance (NI); NCTL will pay this cost; the teacher will not need to pay additional tax and NI contributions on these payments

You do not need to declare the reimbursement payments to the Student Loans Company.

## Claim process

Your application will only be processed if you:

- complete and return the application form within the specified time, stating the amount repaid to the Student Loans Company
- get your employer to countersign your application form
- send all documents with your application, including proof of payment in the form of payslips

You must apply for a retrospective reimbursement; it is not automatic.

Applications can be made from the first Monday of September, for a period of 6 weeks, to claim reimbursement for the payments made to the Student Loans Company in the previous academic year. For example, applications for the academic year September 2018 to August 2019 will open in September 2019.

Payments will be made by bank transfer to the bank account nominated in your application. It is your responsibility to make sure your bank details are correct.

## Contact

### Teacher's student loan reimbursement

Email

[financial.incentives@education.gov.uk](mailto:financial.incentives@education.gov.uk)

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