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Guidance

Teachers: claim back your student loan repayments

Between September and January eligible biology, chemistry, physics, computing and languages teachers can claim back student loan repayments made while employed as a teacher.

From: [Department for Education](#)

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repayments

You'll be able to claim from September 2022 if you:

- taught biology, chemistry, physics, computing or languages during the 2021 to 2022 financial year (6 April 2021 to 5 April 2022)
- taught at a school in an eligible local authority during the 2021 to 2022 financial year
- spent at least 50% of your contracted hours teaching one or more eligible subjects
- completed your initial teacher training (ITT) course in or after the 2013 to 2014 academic year, up until the 2020 to 2021 academic year (1 September to 31 August)
- are currently employed as a teacher at a state-funded secondary school in England

[Register your interest](#) in claiming back your student loan repayments.

You may also be eligible for other [additional payments](#).

Before you apply

You'll need:

- the exact amount of student loan you repaid while employed as a teacher during the 2021 to 2022 financial year. You can get this information by logging into your [student loan account](#) and checking your balance, or referring to your P60 if you only had one employer, or all your payslips from this period
- your National Insurance number
- your bank account details
- your 7-digit teacher reference number and the academic year in which you completed your initial teacher training - you can get these from:
 - your school
 - the certificate you got when you qualified
 - contacting the teacher qualifications helpdesk on 0207 593 5394 or qts.enquiries@education.gov.uk
 - the [teacher self-service website](#)

Eligible teachers

For the reimbursement period, you must have been employed in a state-funded secondary, including middle-deemed secondary schools, in England, in either:

- a local-authority-maintained school
- an academy or free school
- a local-authority-maintained or non-maintained special school

You must still be working as a teacher in a state-funded secondary school in England when you claim back your student loan repayments.

You must have either:

- qualified teacher status
- qualified teacher learning and skills (QTLS) and membership of the Society for Education and Training (SET)

You must have completed your initial teacher training in one of these academic years:

- 2013 to 2014
- 2014 to 2015
- 2015 to 2016
- 2016 to 2017
- 2017 to 2018
- 2018 to 2019
- 2019 to 2020
- 2020 to 2021

The academic year runs from 1 September to 31 August.

Eligible subjects

You must teach one or more of these subjects:

- chemistry
- computing
- foreign languages
- biology
- physics

You must have spent at least 50% of your contracted hours teaching one or more of the eligible subjects during the year for which you are claiming. Schools may be asked to confirm this during the application process.

Eligible schools

The school you worked for when you originally made the repayments must be in one of these local authority areas:

- Barnsley
- Blackpool
- Bracknell Forest
- Bradford
- Cambridgeshire
- Derby
- Derbyshire
- Doncaster
- Halton
- Knowsley
- Luton
- Middlesbrough
- Norfolk
- North-east Lincolnshire
- North Northamptonshire
- North Yorkshire
- Northumberland
- Oldham
- Peterborough
- Portsmouth

- Salford
- Sefton
- St Helens
- Stoke-on-Trent
- Suffolk
- West Northamptonshire

The years you can claim for

You can only claim back repayments you made in certain financial years, based on when you completed your initial teacher training.

If you completed your initial teacher training in:

- 2013 to 2014 you can claim for 2021 to 2022 up to 2024 to 2025
- 2014 to 2015 you can claim for 2021 to 2022 up to 2025 to 2026
- 2015 to 2016 you can claim for 2021 to 2022 up to 2026 to 2027
- 2016 to 2017 you can claim for 2021 to 2022 up to 2027 to 2028
- 2017 to 2018 you can claim for 2021 to 2022 up to 2028 to 2029
- 2018 to 2019 you can claim for 2021 to 2022 up to 2029 to 2030
- 2019 to 2020 you can claim for 2021 to 2022 up to 2030 to 2031
- 2020 to 2021 you can claim for 2021 to 2022 up to 2031 to 2032

You'll need to claim separately for each financial year.

Payment

The amount we pay you is based on the amount you repaid to the Student Loans Company through pay as you earn (PAYE) while employed as a teacher.

It is not possible to claim back any voluntary student loan repayments you made, or repayments made through any other jobs.

Student loan deduction

The payment is treated as pay, which means a student loan deduction may be made. If applicable, we will make this deduction automatically when we pay you.

Paying income tax and National Insurance

The student loan repayments are considered taxable income.

The Department for Education will pay your National Insurance and income tax up to the basic rate (currently earnings of £12,571 to £50,270 are taxed at a rate of 20%) for the payment on your behalf.

If you become or already are a higher rate taxpayer, any additional National Insurance or income tax contributions for this payment over the higher rate (currently earnings of £50,271 to £150,000, are taxed at a rate of 40%) will remain your responsibility. The Department for Education is not liable to reimburse tax at the higher rate.

Review the tax bands on [income tax rates and personal allowances](#).

Consider any other benefits or tax credits that could be affected if you

claim this payment.

Salary and pensions

The payment is not part of your salary from your employer. You, your employer, or the government will not make a contribution to your pension as part of this payment.

Number of payments

You can only claim back your student loan repayments once in each academic year.

Other additional payments

[Find out about our other additional payments](#) available if you teach one of the following subjects:

- chemistry
- computing
- foreign languages
- mathematics
- physics

Contact

If you have any questions about student loan repayments, email studentloanteacherpayment@digital.education.gov.uk.

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