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You need to write your Customer Reference Number on every document you send us.

 Student Loans Company
100 Bothwell Street
Glasgow
G2 7JD

www.gov.uk/slc
0300 100 0611

1 November 2021

Customer Reference Number: 80340471652

Dear Mr Rahman

Repayment of your student loan

Your student loan is due to enter repayment in the coming April. This means you may need to make repayments towards your student loan.

If your income is above the repayment threshold

The repayments you make are based on your income, not how much you borrowed - so you'll only need to repay 9% of any income above the repayment threshold towards your student loan.

To find out which repayment threshold(s) apply to you and for more information on how your repayments are calculated, sign in to your online account. Go to

www.gov.uk/repaying-your-student-loan for more information about repaying your student loan and the current repayment thresholds.

How your repayments will be taken

If you're **employed**, your employer will automatically start taking repayments each time they pay you.

If you stop working your repayments will stop automatically and won't start again until your income is above the repayment threshold.

If you're **self-employed** HMRC will calculate and collect your repayments through self-assessment.

If your income is below the repayment threshold

You won't need to make any repayments while your income is less than the repayment threshold.

For more information about repayment and how to sign in to your online account, see the Frequently Asked Questions on the next page.

Yours sincerely

Student Loans Company

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Frequently Asked Questions

How much will I repay?

Your repayments are based on your income, not what you borrowed. You'll repay 9% of your income above the repayment threshold towards your student loan.

Go to www.gov.uk/repaying-your-student-loan for more information about monthly and weekly repayment amounts.

To sign in to your online account, go to www.gov.uk/slc/signin - you'll need your customer reference number and password.

What is a repayment threshold?

The repayment threshold is the amount of income you can earn before you need to start making repayments to your student loan. Go to www.gov.uk/repaying-your-student-loan to find out the repayment threshold for your loan(s).

If I'm employed will you tell me when you're going to start taking repayments from my wages?

No, we won't contact you again to let you know that repayments will start. If you're employed and earning over the repayment threshold your employer will automatically deduct the correct amount from your weekly or monthly pay. We would only contact you again if your current employment status changes and we need more information from you.

How will my employer know how much to take?

Your employer will work out exactly how much you should repay to your student loans based on your income and the repayment threshold for your plan type. The amount you've repaid is sent to HMRC who will then send this information to us.

What if my employer asks for my plan type?

Sign in to your account at www.gov.uk/repaying-your-student-loan and print off a copy of your Active Plan Type letter. This will tell your employer what they need to know.