HM Revenue & Customs

Student Loan deduction tables

Use from 6 April 2014

When to use these tables

These tables should only be used if you have to manually calculate Student Loan deductions and you cannot or do not use:

- commercial payroll software
- HMRCs Basic PAYE tools

To find out more about payroll software, go to **www.hmrc.gov.uk/payerti/getting-started/payroll-system.htm**

If you are doing a manual calculation you should use these tables for existing employee's for whom you have received a form SL1 'Student Loan start notice' and for new employees who have:

- told you that they are repaying an Income Contingent student loan
- given you a form P45 with an entry in box 5 'Student Loan deductions to continue'
- completed a starter declaration and ticked the student loan box

Before you can use these tables, you must work out the correct figure of employee earnings on which Student Loan deductions are due. The figure to use is the same gross pay amount that you would use to calculate your employer's secondary Class 1 National Insurance contrbutions (NICs).

How to use these tables

- Decide which table to use:
  - for **weekly** paid employees use the table below
  - for **monthly** paid employees use the monthly table on pages 2 to 4
- Look up the amount of earnings in the week or month in the left hand column to find the corresponding Student Loan deduction. If the **exact** amount of earnings is not shown, look for the nearest figure **below** and use the amount of Student Loan deduction shown for that range of earnings
- Turn to page 5 if:
  - earnings in the week or month **exceed** the highest amount of earnings shown in the table
- Turn to page 6 if:
  - you are making payment for a pay period other than a standard week or month

If you need help using these tables, please phone the Employer Helpline on **0300 200 3200** for advice.

Weekly table

Earnings in week £	Student Loan deduction £	Earnings in week £	Student Loan deduction £	Earnings in week £	Student Loan deduction £
1 - 336	0	626 - 636	27	915 - 925	53
337 - 347	1	637 - 647	28	926 - 936	54
348 - 358	2	648 - 658	29	937 - 947	55
359 - 369	3	659 - 669	30	948 - 958	56
370 - 380	4	670 - 680	31	959 - 969	57
381 - 391	5	681 - 691	32	970 - 980	58
392 - 402	6	692 - 702	33	981 - 991	59
403 - 414	7	703 - 714	34	992 - 1002	60
415 - 425	8	715 - 725	35	1003 - 1014	61
426 - 436	9	726- 736	36	1015 - 1025	62
437 - 447	10	737 - 747	37	1026 - 1036	63
448 - 458	11	748 - 758	38	1037 - 1047	64
459 - 469	12	759 - 769	39	1048 - 1058	65
470 - 480	13	770 - 780	40	1059 - 1069	66
481 - 491	14	781 - 791	41	1070 - 1080	67
492 - 502	15	792 - 802	42	1081 - 1091	68
503 - 514	16	803 - 814	43	1092 - 1102	69
515 - 525	17	815 - 825	44	1103 - 1114	70
526 - 536	18	826 - 836	45	1115 - 1125	71
537 - 547	19	837 - 847	46	1126 - 1136	72
548 - 558	20	848 - 858	47	1137 - 1147	73
559 - 569	21	859 - 869	48	1148 - 1158	74
570 - 580	22	870 - 880	49	1159 - 1169	75
581 - 591	23	881 - 891	50	1170 - 1180	76
592 - 602	24	892 - 902	51	1181 - 1191	77
603 - 614	25	903 - 914	52		
615 - 625	26				

Monthly table

Earnings in month £	Student Loan deduction £	Earnings in month £	Student Loan deduction £	Earnings in month £	Student Loan deduction £
1 - 1420	0	1899 - 1909	44	2387 - 2398	88
1421 - 1431	1	1910 - 1920	45	2399 - 2409	89
1432 - 1442	2	1921 - 1931	46	2410 - 2420	90
1443 - 1453	3	1932 - 1942	47	2421 - 2431	91
1454 - 1464	4	1943 - 1953	48	2432 - 2442	92
1465 - 1475	5	1954 - 1964	49	2443 - 2453	93
1476 - 1486	6	1965 - 1975	50	2454 - 2464	94
1487 - 1498	7	1976 - 1986	51	2465 - 2475	95
1499 - 1509	8	1987 - 1998	52	2476 - 2486	96
1510 - 1520	9	1999 - 2009	53	2487 - 2498	97
1521 - 1531	10	2010 - 2020	54	2499 - 2509	98
1532 - 1542	11	2021 - 2031	55	2510 - 2520	99
1543 - 1553	12	2032 - 2042	56	2521 - 2531	100
1554 - 1564	13	2043 - 2053	57	2532 - 2542	101
1565 - 1575	14	2054 - 2064	58	2543 - 2553	102
1576 - 1586	15	2065 - 2075	59	2554 - 2564	103
1587 - 1598	16	2076 - 2086	60	2565 - 2575	104
1599 - 1609	17	2087 - 2098	61	2576 - 2586	105
1610 - 1620	18	2099 - 2109	62	2587 - 2598	106
1621 - 1631	19	2110 - 2120	63	2599 - 2609	107
1632 - 1642	20	2121 - 2131	64	2610 - 2620	108
1643 - 1653	21	2132 - 2142	65	2621 - 2631	109
1654 - 1664	22	2143 - 2153	66	2632 - 2642	110
1665 - 1675	23	2154 - 2164	67	2643 - 2653	111
1676 - 1686	24	2165 - 2175	68	2654 - 2664	112
1687 - 1698	25	2176 - 2186	69	2665 - 2675	113
1699 - 1709	26	2187 - 2198	70	2676 - 2686	114
1710 - 1720	27	2199 - 2209	71	2687 - 2698	115
1721 - 1731	28	2210 - 2220	72	2699 - 2709	116
1732 - 1742	29	2221 - 2231	73	2710 - 2720	117
1743 - 1753	30	2232 - 2242	74	2721- 2731	118
1754 - 1764	31	2243 - 2253	75	2732 - 2742	119
1765 - 1775	32	2254 - 2264	76	2743 - 2753	120
1776 - 1786	33	2265 - 2275	77	2754 - 2764	121
1787 - 1798	34	2276 - 2286	78	2765 - 2775	122
1799 - 1809	35	2287 - 2298	79	2776 - 2786	123
1810 - 1820	36	2299 - 2309	80	2787 - 2798	124
1821 - 1831	37	2310 - 2320	81	2799 - 2809	125
1832 - 1842	38	2321 - 2331	82	2810 - 2820	126
1843 - 1853	39	2332 - 2342	83	2821 - 2831	127
1854 - 1864	40	2343 - 2353	84	2832 - 2842	128
1865 - 1875	41	2354 - 2364	85	2843 - 2853	129
1876 - 1886	42	2365 - 2375	86	2854 - 2864	130
1887 - 1898	43	2376 - 2386	87	2865 - 2875	131

Monthly table

Earnings in month £	Student Loan deduction £	Earnings in month £	Student Loan deduction £	Earnings in month £	Student Loan deduction £
2876 - 2886	132	3365 - 3375	176	3854 - 3864	220
2887 - 2898	133	3376 - 3386	177	3865 - 3875	221
2899 - 2909	134	3387 - 3398	178	3876 - 3886	222
2910 - 2920	135	3399 - 3409	179	3887 - 3898	223
2921 - 2931	136	3410 - 3420	180	3899 - 3909	224
2932 - 2942	137	3421 - 3431	181	3910 - 3920	225
2943 - 2953	138	3432 - 3442	182	3921 - 3931	226
2954 - 2964	139	3443 - 3453	183	3932 - 3942	227
2965 - 2975	140	3454 - 3464	184	3943 - 3953	228
2976 - 2986	141	3465 - 3475	185	3954 - 3964	229
2987 - 2998	142	3476 - 3486	186	3965 - 3975	230
2999 - 3009	143	3487 - 3498	187	3976 - 3986	231
3010 - 3020	144	3499 - 3509	188	3987 - 3998	232
3021 - 3031	145	3510 - 3520	189	3999 - 4009	233
3032 - 3042	146	3521 - 3531	190	4010 - 4020	234
3043 - 3053	147	3532 - 3542	191	4021 - 4031	235
3054 - 3064	148	3543 - 3553	192	4032- 4042	236
3065 - 3075	149	3554 - 3564	193	4043 - 4053	237
3076 - 3086	150	3565 - 3575	194	4054 - 4064	238
3087 - 3098	151	3576 - 3586	195	4065 - 4075	239
3099 - 3109	152	3587 - 3598	196	4076 - 4086	240
3110 - 3120	153	3599 - 3609	197	4087 - 4098	241
3121 - 3131	154	3610 - 3620	198	4099 - 4109	242
3132 - 3142	155	3621 - 3631	199	4110 - 4120	243
3143 - 3153	156	3632 - 3642	200	4121 - 4131	244
3154 - 3164	157	3643 - 3653	201	4132 - 4142	245
3165 - 3175	158	3654 - 3664	202	4143 - 4153	246
3176 - 3186	159	3665 - 3675	203	4154 - 4164	247
3187 - 3198	160	3676 - 3686	204	4165 - 4175	248
3199 - 3209	161	3687 - 3698	205	4176 - 4186	249
3210 - 3220	162	3699 - 3709	206	4187 - 4198	250
3221 - 3231	163	3710 - 3720	207	4199 - 4209	251
3232 - 3242	164	3721 - 3731	208	4210 - 4220	252
3243 - 3253	165	3732 - 3742	209	4221 - 4231	253
3254 - 3264	166	3743 - 3753	210	4232 - 4242	254
3265 - 3275	167	3754 - 3764	211	4243 - 4253	255
3276 - 3286	168	3765 - 3775	212	4254 - 4264	256
3287 - 3298	169	3776 - 3786	213	4265 - 4275	257
3299 - 3309	170	3787 - 3798	214	4276 - 4286	258
3310 - 3320	171	3799 - 3809	215	4287 - 4298	259
3321 - 3331	172	3810 - 3820	216	4299 - 4309	260
3332 - 3342	173	3821 - 3831	217	4310 - 4320	261
3343 - 3353	174	3832 - 3842	218	4321 - 4331	262
3354 - 3364	175	3843 - 3853	219	4332 - 4342	263

Monthly table

Earnings in month £	Student Loan deduction £	Earnings in month £	Student Loan deduction £	Earnings in month £	Student Loan deduction £
4343 - 4353	264	4832 - 4842	308		
4354 - 4364	265	4843 - 4853	309		
4365 - 4375	266	4854 - 4864	310		
4376 - 4386	267	4865 - 4875	311		
4387 - 4398	268	4876 - 4886	312		
4399 - 4409	269	4887 - 4898	313		
4410 - 4420	270	4899 - 4909	314		
4421 - 4431	271	4910 - 4920	315		
4432 - 4442	272	4921 - 4931	316		
4443 - 4453	273	4932 - 4942	317		
4454 - 4464	274	4943 - 4953	318		
4465 - 4475	275	4954 - 4964	319		
4476 - 4486	276	4965 - 4975	320		
4487 - 4498	277	4976 - 4986	321		
4499 - 4509	278	4987 - 4998	322		
4510 - 4520	279	4999 - 5009	323		
4521 - 4531	280	5010 - 5020	324		
4532 - 4542	281	5021 - 5031	325		
4543 - 4553	282	5032 - 5042	326		
4554 - 4564	283	5043 - 5053	327		
4565 - 4575	284	5054 - 5064	328		
4576 - 4586	285	5065 - 5075	329		
4587 - 4598	286	5076 - 5086	330		
4599 - 4609	287	5087 - 5098	331		
4610 - 4620	288	5099 - 5109	332		
4621 - 4631	289	5110 - 5120	333		
4632 - 4642	290	5121 - 5131	334		
4643 - 4653	291	5132 - 5142	335		
4654 - 4664	292	5143 - 5153	336		
4665 - 4675	293	5154 - 5164	337		
4676 - 4686	294				
4687 - 4698	295				
4699 - 4709	296				
4710 - 4720	297				
4721 - 4731	298				
4732 - 4742	299				
4743 - 4753	300				
4754 - 4764	301				
4765 - 4775	302				
4776 - 4786	303				
4787 - 4798	304				
4799 - 4809	305				
4810 - 4820	306				
4821 - 4831	307				

Earnings for week or month that exceed highest amount of earnings shown in the tables

If earnings in the week or month exceed the highest amount of earnings shown in the table you will need to calculate the amount of deduction as follows.

Step	Action
1	Deduct the 'pay period threshold' from total earnings in the week or month. To do this: • deduct **£325.19** from earnings in the week for **weekly** paid employees, or • deduct **£1,409.16** from earnings in the month for **monthly** paid employees.
2	Multiply the result of Step 1 (the excess) by 9% (0.09).
3	If the result at Step 2 includes an amount of pence, round down the resulting figure to the nearest whole £ **below**.
4	Record the amount of Student Loan deduction on the employee's payroll record. Only those employers exempt from filing payroll information online will not have to use payroll software to do this. For more information about exempt employers, go to **www.hmrc.gov.uk/payerti/reporting/paper-filing.htm**

Example

Weekly paid employee. Earnings in the week £410 rounded down to the nearest £ below.

Amount of Student Loan deduction is £7 calculated as follows:

Earnings in the week	£410.00	
Deduct **pay period threshold**	£325.19	
Excess	£84.81	(Result Step 1)
Multiply excess £84.81 by 0.09	£7.63	(Result Step 2)
Round down result of Step 2 to nearest £ **below**	£7	(Result Step 3)

Pay periods other than weekly or monthly

The pay period for Student Loan deductions is always exactly the same as the earnings period for NICs.

If the pay period is a multiple of a week or a month:

Step	Action
1	Divide the earnings into equal weekly or monthly amounts to get an average weekly or monthly amount.
2	Find the amount of Student Loan deduction due for the average weekly or monthly amount.
3	Multiply the amount of Student Loan deduction by the number of weeks or months in the pay period.
4	Record the result of Step 3 on the employee's payroll records at the appropriate week or month. Only those employers exempt from filing payroll information online will not have to use payroll software to do this. For more information about exempt employers, go to **www.hmrc.gov.uk/payerti/reporting/paper-filing.htm**

If, exceptionally, the earnings period for NICs is longer than 1 week, but not a multiple of a week or month (for earnings periods of less than 7 days, use 1 week):

Step	Action
1	Work out the number of days in the pay period.
2	Multiply the number of days by £16,910 (the annual threshold) and then divide the result by the number of days in the year to give you the pay period threshold. Round down the resulting figure to the nearest penny.
3	Deduct the 'pay period threshold' from the total earnings in the pay period.
4	Multiply the result of Step 3 (the excess) by 9% (0.09).
5	If the result at Step 4 includes an amount of pence, round down the resulting figure to the nearest whole £ **below**.
6	Record the amount of Student Loan deduction on the employee's payroll records at the appropriate week or month. Only those employers exempt from filing payroll information online will not have to use payroll software to do this. For more information about exempt employers, go to **www.hmrc.gov.uk/payerti/reporting/paper-filing.htm**

Example

Employee receives earnings of £1,228 for a pay period consisting of 25 days.

Amount of Student Loan deduction is £6 calculated as follows:

Number of days in pay period is	25	(Result Step 1)
Calculate pay period threshold:	$\frac{25 \times £16{,}910}{365}$ = £1,158.21 after rounding	(Result Step 2)
Earnings in pay period	£1,228	
Deduct **pay period threshold**	£1,158.21	
Excess	£69.79	(Result Step 3)
Multiply excess £69.79 by 0.09	£6.28	(Result Step 4)
Round down to nearest £ **below**	£6.00 after rounding	(Result Step 5)

Suggestions

If you have any suggestions for improving these tables send them to
PT Customer Product & Process
HM Revenue & Customs
Accounts Office
Victoria Street
SHIPLEY
BD98 8AA

Help and guidance

You can get help and guidance from the following sources.

The internet

For help with your payroll go to, **www.hmrc.gov.uk/payerti/index.htm**

For wider interactive business help go to **www.gov.uk/starting-up-a-business**

Webinars are a new way of learning about your payroll. Our presentations cover a wide range of topics. For more information, go to **www.hmrc.gov.uk/webinars**

Any page printed from the online version of this helpbook is uncontrolled and may not be the latest version. We recommend that you always check you are referring to the latest online version.

Online services

For information and help using our Online Services, go to **www.hmrc.gov.uk/online**

For more help, contact the Online Services Helpdesk by:

- phone on **0300 200 3600**
- textphone on **0300 200 3603**

Basic PAYE Tools

The Basic PAYE Tools is software that you download onto your computer. It will help you run your payroll throughout the year. It is designed for employers who have 9 or fewer employees, and you can use it to calculate payroll deductions and then report payroll information online in real time.

Basic PAYE Tools will:

- record your employees' details
- work out and record your employees' pay, tax, NICs and any Student Loan deductions every payday
- enable you to claim your NICs Employment Allowance (up to £2,000 per year off your secondary Class 1 NICs liability)
- generate the payroll data that you need to send to HMRC in real time, including starter and leaver information
- produce an Employer Payment Record that works out how much you need to pay HMRC
- contain calculators to help you to work out statutory payments such as Statutory Sick Pay and Statutory Maternity Pay

You can find more information about the Basic PAYE Tools at **www.hmrc.gov.uk/payerti/getting-started/payroll-system.htm**

Employer helplines

- Employer for less than 3 years, phone **0300 200 3211**
- Employer for 3 years or more, phone **0300 200 3200**
- If you have a hearing or speech impairment and use a textphone, phone **0300 200 3212**

Please tell us your employer PAYE and Accounts Office references when you contact us. You will find them on correspondence from HMRC.

Employer helpbooks and forms

Helpbooks and forms are available to download. Go to **www.hmrc.gov.uk/payerti/forms-updates/forms-publications.htm**

Yr laith Gymraeg

I lawrlwytho ffurflenni a llyfrynnau cymorth Cymraeg, ewch i **www.hmrc.gov.uk/cymraeg/ffurflenniathaflenni_defnyddiol.htm#2** a dilyn y cysylltiad i Becyn y Cyflogwr. Os, yn eithriadol, nad oes gennych gysylltiad i'r rhyngrwyd, cysylltwch â'r Ganolfan Gyswllt Cymraeg ar **0300 200 1900**.

Forms and guidance in Braille, large print and audio

For details of employer forms and guidance in Braille, large print or audio, phone the Employer Orderline on **0300 123 1074** and ask to speak to the Customer Service Team.

Education services from the Digital Delivery Team

Find out more about our webinar programme at **www.hmrc.gov.uk/webinars** and why not take a look at our Youtube channel? You can view our video clips or listen to a recorded version of our webinars. Go to **www.youtube.com/hmrcgovuk**

Employer Bulletin online

Employer Bulletins contain information and news for employers. We publish these several times a year. Go to **www.hmrc.gov.uk/payerti/forms-updates/employer-bulletin/index.htm**

Employer email alerts

We strongly recommend that you register to receive employer emails to prompt and direct you to:

- each new edition or news about the Basic PAYE Tools
- the Employer Bulletin
- important new information

To register, go to **www.hmrc.gov.uk/payerti/forms-updates/forms-publications/register.htm**

HM Revenue & Customs (HMRC)

If you have a query about your PAYE scheme:

- phone the Employer Helpline on **0300 200 3200**
- write to:

  HM Revenue & Customs
  National Insurance Contributions & Employer Office
  BP4009
  Chillingham House
  Benton Park View
  NEWCASTLE UPON TYNE
  NE98 1ZZ

Please tell us your employer PAYE and Accounts Office references when you contact us. You will find them on correspondence from HMRC.

Your rights and obligations

Your Charter explains what you can expect from us and what we expect from you. For more information go to **www.gov.uk/government/publications/your-charter**

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