



HM Revenue  
& Customs

# Student Loan Deduction Tables

Use from  
6 April 2005

## Student Loan Deduction Tables

### When to use these tables

- Use these tables for employees for whom you have received a Notice to Start Student Loan Deductions form SL1, or for new employees who have given you a form P45 with an entry in box 5 'Continue Student Loan Deductions'.
- If your employee doesn't give you a form P45 they should complete a form P46. If they have ticked the Student Loan section, box D on the P46, you should use these tables to start making Student Loan deductions.
- Before you can use these tables, you must work out the employee's earnings for the purposes of deducting Student Loans. Follow the instructions at Part 9 of the Employer's Helpbook E13, Day-to-day payroll.

### 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 page 3.
- 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 6 if:
  - earnings in the week or month **exceed** the highest amount of earnings shown in the table, or
  - you are making payment for a pay period other than a standard week or month.

If you need help using these tables, please call the Employer's Helpline on **0845 7 143 143** for advice.

#### Weekly table

Earnings in Week £	Student Loan Deduction £	Earnings in Week £	Student Loan Deduction £	Earnings in Week £	Student Loan Deduction £
1 - 299	Nil	589 - 599	27	889 - 899	54
300 - 310	1	600 - 610	28	900 - 910	55
311 - 321	2	611 - 621	29	911 - 921	56
322 - 332	3	622 - 632	30	922 - 932	57
333 - 344	4	633 - 644	31	933 - 944	58
345 - 355	5	645 - 655	32	945 - 955	59
356 - 366	6	656 - 666	33	956 - 966	60
367 - 377	7	667 - 677	34	967 - 977	61
378 - 388	8	678 - 688	35	978 - 988	62
389 - 399	9	689 - 699	36	989 - 999	63
400 - 410	10	700 - 710	37	1000 - 1010	64
411 - 421	11	711 - 721	38	1011 - 1021	65
422 - 432	12	722 - 732	39	1022 - 1032	66
433 - 444	13	733 - 744	40	1033 - 1044	67
445 - 455	14	745 - 755	41	1045 - 1055	68
456 - 466	15	756 - 766	42	1056 - 1066	69
467 - 477	16	767 - 777	43	1067 - 1077	70
478 - 488	17	778 - 788	44	1078 - 1088	71
489 - 499	18	789 - 799	45	1089 - 1099	72
500 - 510	19	800 - 810	46	1100 - 1110	73
511 - 521	20	811 - 821	47	1111 - 1121	74
522 - 532	21	822 - 832	48	1122 - 1132	75
533 - 544	22	833 - 844	49	1133 - 1144	76
545 - 555	23	845 - 855	50	1145 - 1155	77
556 - 566	24	856 - 866	51		
567 - 577	25	867 - 877	52		
578 - 588	26	878 - 888	53		

# Student Loan Deduction Tables

## Monthly table

Earnings in Month £	Student Loan Deduction £	Earnings in Month £	Student Loan Deduction £	Earnings in Month £	Student Loan Deduction £
1 - 1261	Nil	1739 - 1749	44	2228 - 2238	88
1262 - 1272	1	1750 - 1761	45	2239 - 2249	89
1273 - 1283	2	1762 - 1772	46	2250 - 2261	90
1284 - 1294	3	1773 - 1783	47	2262 - 2272	91
1295 - 1305	4	1784 - 1794	48	2273 - 2283	92
1306 - 1316	5	1795 - 1805	49	2284 - 2294	93
1317 - 1327	6	1806 - 1816	50	2295 - 2305	94
1328 - 1338	7	1817 - 1827	51	2306 - 2316	95
1339 - 1349	8	1828 - 1838	52	2317 - 2327	96
1350 - 1361	9	1839 - 1849	53	2328 - 2338	97
1362 - 1372	10	1850 - 1861	54	2339 - 2349	98
1373 - 1383	11	1862 - 1872	55	2350 - 2361	99
1384 - 1394	12	1873 - 1883	56	2362 - 2372	100
1395 - 1405	13	1884 - 1894	57	2373 - 2383	101
1406 - 1416	14	1895 - 1905	58	2384 - 2394	102
1417 - 1427	15	1906 - 1916	59	2395 - 2405	103
1428 - 1438	16	1917 - 1927	60	2406 - 2416	104
1439 - 1449	17	1928 - 1938	61	2417 - 2427	105
1450 - 1461	18	1939 - 1949	62	2428 - 2438	106
1462 - 1472	19	1950 - 1961	63	2439 - 2449	107
1473 - 1483	20	1962 - 1972	64	2450 - 2461	108
1484 - 1494	21	1973 - 1983	65	2462 - 2472	109
1495 - 1505	22	1984 - 1994	66	2473 - 2483	110
1506 - 1516	23	1995 - 2005	67	2484 - 2494	111
1517 - 1527	24	2006 - 2016	68	2495 - 2505	112
1528 - 1538	25	2017 - 2027	69	2506 - 2516	113
1539 - 1549	26	2028 - 2038	70	2517 - 2527	114
1550 - 1561	27	2039 - 2049	71	2528 - 2538	115
1562 - 1572	28	2050 - 2061	72	2539 - 2549	116
1573 - 1583	29	2062 - 2072	73	2550 - 2561	117
1584 - 1594	30	2073 - 2083	74	2562 - 2572	118
1595 - 1605	31	2084 - 2094	75	2573 - 2583	119
1606 - 1616	32	2095 - 2105	76	2584 - 2594	120
1617 - 1627	33	2106 - 2116	77	2595 - 2605	121
1628 - 1638	34	2117 - 2127	78	2606 - 2616	122
1639 - 1649	35	2128 - 2138	79	2617 - 2627	123
1650 - 1661	36	2139 - 2149	80	2628 - 2638	124
1662 - 1672	37	2150 - 2161	81	2639 - 2649	125
1673 - 1683	38	2162 - 2172	82	2650 - 2661	126
1684 - 1694	39	2173 - 2183	83	2662 - 2672	127
1695 - 1705	40	2184 - 2194	84	2673 - 2683	128
1706 - 1716	41	2195 - 2205	85	2684 - 2694	129
1717 - 1727	42	2206 - 2216	86	2695 - 2705	130
1728 - 1738	43	2217 - 2227	87	2706 - 2716	131

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## Monthly table

Earnings in Month £	Student Loan Deduction £	Earnings in Month £	Student Loan Deduction £	Earnings in Month £	Student Loan Deduction £
2717 - 2727	132	3206 - 3216	176	3695 - 3705	220
2728 - 2738	133	3217 - 3227	177	3706 - 3716	221
2739 - 2749	134	3228 - 3238	178	3717 - 3727	222
2750 - 2761	135	3239 - 3249	179	3728 - 3738	223
2762 - 2772	136	3250 - 3261	180	3739 - 3749	224
2773 - 2783	137	3262 - 3272	181	3750 - 3761	225
2784 - 2794	138	3273 - 3283	182	3762 - 3772	226
2795 - 2805	139	3284 - 3294	183	3773 - 3783	227
2806 - 2816	140	3295 - 3305	184	3784 - 3794	228
2817 - 2827	141	3306 - 3316	185	3795 - 3805	229
2828 - 2838	142	3317 - 3327	186	3806 - 3816	230
2839 - 2849	143	3328 - 3338	187	3817 - 3827	231
2850 - 2861	144	3339 - 3349	188	3828 - 3838	232
2862 - 2872	145	3350 - 3361	189	3839 - 3849	233
2873 - 2883	146	3362 - 3372	190	3850 - 3861	234
2884 - 2894	147	3373 - 3383	191	3862 - 3872	235
2895 - 2905	148	3384 - 3394	192	3873 - 3883	236
2906 - 2916	149	3395 - 3405	193	3884 - 3894	237
2917 - 2927	150	3406 - 3416	194	3895 - 3905	238
2928 - 2938	151	3417 - 3427	195	3906 - 3916	239
2939 - 2949	152	3428 - 3438	196	3917 - 3927	240
2950 - 2961	153	3439 - 3449	197	3928 - 3938	241
2962 - 2972	154	3450 - 3461	198	3939 - 3949	242
2973 - 2983	155	3462 - 3472	199	3950 - 3961	243
2984 - 2994	156	3473 - 3483	200	3962 - 3972	244
2995 - 3005	157	3484 - 3494	201	3973 - 3983	245
3006 - 3016	158	3495 - 3505	202	3984 - 3994	246
3017 - 3027	159	3506 - 3516	203	3995 - 4005	247
3028 - 3038	160	3517 - 3527	204	4006 - 4016	248
3039 - 3049	161	3528 - 3538	205	4017 - 4027	249
3050 - 3061	162	3539 - 3549	206	4028 - 4038	250
3062 - 3072	163	3550 - 3561	207	4039 - 4049	251
3073 - 3083	164	3562 - 3572	208	4050 - 4061	252
3084 - 3094	165	3573 - 3583	209	4062 - 4072	253
3095 - 3105	166	3584 - 3594	210	4073 - 4083	254
3106 - 3116	167	3595 - 3605	211	4084 - 4094	255
3117 - 3127	168	3606 - 3616	212	4095 - 4105	256
3128 - 3138	169	3617 - 3627	213	4106 - 4116	257
3139 - 3149	170	3628 - 3638	214	4117 - 4127	258
3150 - 3161	171	3639 - 3649	215	4128 - 4138	259
3162 - 3172	172	3650 - 3661	216	4139 - 4149	260
3173 - 3183	173	3662 - 3672	217	4150 - 4161	261
3184 - 3194	174	3673 - 3683	218	4162 - 4172	262
3195 - 3205	175	3684 - 3694	219	4173 - 4183	263

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## Monthly table

Earnings in Month £	Student Loan Deduction £	Earnings in Month £	Student Loan Deduction £		
4184 - 4194	264	4673 - 4683	308		
4195 - 4205	265	4684 - 4694	309		
4206 - 4216	266	4695 - 4705	310		
4217 - 4227	267	4706 - 4716	311		
4228 - 4238	268	4717 - 4727	312		
4239 - 4249	269	4728 - 4738	313		
4250 - 4261	270	4739 - 4749	314		
4262 - 4272	271	4750 - 4761	315		
4273 - 4283	272	4762 - 4772	316		
4284 - 4294	273	4773 - 4783	317		
4295 - 4305	274	4784 - 4794	318		
4306 - 4316	275	4795 - 4805	319		
4317 - 4327	276	4806 - 4816	320		
4328 - 4338	277	4817 - 4827	321		
4339 - 4349	278	4828 - 4838	322		
4350 - 4361	279	4839 - 4849	323		
4362 - 4372	280	4850 - 4861	324		
4373 - 4383	281	4862 - 4872	325		
4384 - 4394	282	4873 - 4883	326		
4395 - 4405	283	4884 - 4894	327		
4406 - 4416	284	4895 - 4905	328		
4417 - 4427	285	4906 - 4916	329		
4428 - 4438	286	4917 - 4927	330		
4439 - 4449	287	4928 - 4938	331		
4450 - 4461	288	4939 - 4949	332		
4462 - 4472	289	4950 - 4961	333		
4473 - 4483	290	4962 - 4972	334		
4484 - 4494	291	4973 - 4983	335		
4495 - 4505	292	4984 - 4994	336		
4506 - 4516	293	4995 - 5005	337		
4517 - 4527	294				
4528 - 4538	295				
4539 - 4549	296				
4550 - 4561	297				
4562 - 4572	298				
4573 - 4583	299				
4584 - 4594	300				
4595 - 4605	301				
4606 - 4616	302				
4617 - 4627	303				
4628 - 4638	304				
4639 - 4649	305				
4650 - 4661	306				
4662 - 4672	307				

## Student Loan Deduction Tables

### Earnings for Week or Month 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
  - deduct **£288.46** from earnings in the week for **weekly** paid employees, or,
  - deduct **£1,250.00** from earnings in the month for **monthly** paid employee.
- 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 the resulting figure to the nearest whole £ **below**.
- 4 Record the amount of Student Loan deduction on the employee's Deductions Working Sheet, form P11, in column 1j at the appropriate week or month.

#### Example

Weekly paid employee. Earnings in the week £1,200 rounded down to the nearest £ **below**. Amount of Student Loan deduction is £82 calculated as follows:

Earnings in the week	£1,200.00	
Deduct <b>pay period threshold</b>	£ 288.46	
	£ 911.54	(Result Step 1)
Multiply excess £911.54 by 0.09	£ 82.03	(Result Step 2)
Round result of step 2 to nearest £ <b>below</b>	£ 82.00	(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 National Insurance contributions.

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 multiplied amounts on the employee's Deductions Working Sheet, form P11, in column 1j at the appropriate week or month.

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

#### Step Action

- 1 Work out the number of days in the pay period.
- 2 Multiply the number of days by £15,000 (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.

## Student Loan Deduction Tables

- 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 the resulting figure to the nearest whole £ **below**.
- 6 Record the amount of Student Loan deduction on the employee's Deduction Working Sheet, form P11, in column 1j at the appropriate week or month.

### Example

Employee receives earnings of £1,100 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:  $\frac{25 \times \pounds 15,000}{365} = \pounds 1,027.39$  after rounding (Result Step 2)

Earnings in pay period	£1,100.00	
Deduct <b>pay period threshold</b>	<u>£1,027.39</u>	
	£ 72.61	(Result Step 3)
Multiply excess £72.61 by 0.09	£ 6.53	(Result Step 4)
Round to nearest £ <b>below</b>	£ 6.00	(Result Step 5)

## Suggestions

Any suggestions for improving these tables should be sent to  
HM Revenue & Customs  
PAYE Process Team  
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