

# Student Loan Deduction Tables

Use from 6 April 2012

## 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 any of the following.

- Third party payroll software.
- The HMRC basic tools software available to download from [www.businesslink.gov.uk/basicpayetools](http://www.businesslink.gov.uk/basicpayetools)

Use these tables for employees for whom you have received a form SL1 *Student Loan start notice* or for new employees who have given you a form P45 with an entry in box 5 'Student Loan deductions to continue'.

If your employee doesn't give you a form P45 they should either complete a form P46, or supply you with the information asked for on that form. You may obtain the required information by email or on your own stationery as long as you keep a record of where it came from.

If the employee has ticked the Student Loan section, box D on the P46, or has otherwise given you this information, 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 purpose of deducting Student Loans. Use the same gross pay amount used to calculate National Insurance contributions (NICs) to calculate the Student Loan deduction.

## 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, or
  - 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 **08457 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 - 314	Nil	604 - 614	27	904 - 914	54
315 - 325	1	615 - 625	28	915 - 925	55
326 - 337	2	626 - 637	29	926 - 937	56
338 - 348	3	638 - 648	30	938 - 948	57
349 - 359	4	649 - 659	31	949 - 959	58
360 - 370	5	660 - 670	32	960 - 970	59
371 - 381	6	671 - 681	33	971 - 981	60
382 - 392	7	682 - 692	34	982 - 992	61
393 - 403	8	693 - 703	35	993 - 1003	62
404 - 414	9	704 - 714	36	1004 - 1014	63
415 - 425	10	715 - 725	37	1015 - 1025	64
426 - 437	11	726 - 737	38	1026 - 1037	65
438 - 448	12	738 - 748	39	1038 - 1048	66
449 - 459	13	749 - 759	40	1049 - 1059	67
460 - 470	14	760 - 770	41	1060 - 1070	68
471 - 481	15	771 - 781	42	1071 - 1081	69
482 - 492	16	782 - 792	43	1082 - 1092	70
493 - 503	17	793 - 803	44	1093 - 1103	71
504 - 514	18	804 - 814	45	1104 - 1114	72
515 - 525	19	815 - 825	46	1115 - 1125	73
526 - 537	20	826 - 837	47	1126 - 1137	74
538 - 548	21	838 - 848	48	1138 - 1148	75
549 - 559	22	849 - 859	49	1149 - 1159	76
560 - 570	23	860 - 870	50	1160 - 1170	77
571 - 581	24	871 - 881	51		
582 - 592	25	882 - 892	52		
593 - 603	26	893 - 903	53		

## Monthly table

Earnings in month £	Student Loan deduction £	Earnings in month £	Student Loan deduction £	Earnings in month £	Student Loan deduction £
1 - 1327	Nil	1806 - 1816	44	2295 - 2305	88
1328 - 1338	1	1817 - 1827	45	2306 - 2316	89
1339 - 1349	2	1828 - 1838	46	2317 - 2327	90
1350 - 1360	3	1839 - 1849	47	2328 - 2338	91
1361 - 1371	4	1850 - 1860	48	2339 - 2349	92
1372 - 1382	5	1861 - 1871	49	2350 - 2360	93
1383 - 1394	6	1872 - 1882	50	2361 - 2371	94
1395 - 1405	7	1883 - 1894	51	2372 - 2382	95
1406 - 1416	8	1895 - 1905	52	2383 - 2394	96
1417 - 1427	9	1906 - 1916	53	2395 - 2405	97
1428 - 1438	10	1917 - 1927	54	2406 - 2416	98
1439 - 1449	11	1928 - 1938	55	2417 - 2427	99
1450 - 1460	12	1939 - 1949	56	2428 - 2438	100
1461 - 1471	13	1950 - 1960	57	2439 - 2449	101
1472 - 1482	14	1961 - 1971	58	2450 - 2460	102
1483 - 1494	15	1972 - 1982	59	2461 - 2471	103
1495 - 1505	16	1983 - 1994	60	2472 - 2482	104
1506 - 1516	17	1995 - 2005	61	2483 - 2494	105
1517 - 1527	18	2006 - 2016	62	2495 - 2505	106
1528 - 1538	19	2017 - 2027	63	2506 - 2516	107
1539 - 1549	20	2028 - 2038	64	2517 - 2527	108
1550 - 1560	21	2039 - 2049	65	2528 - 2538	109
1561 - 1571	22	2050 - 2060	66	2539 - 2549	110
1572 - 1582	23	2061 - 2071	67	2550 - 2560	111
1583 - 1594	24	2072 - 2082	68	2561 - 2571	112
1595 - 1605	25	2083 - 2094	69	2572 - 2582	113
1606 - 1616	26	2095 - 2105	70	2583 - 2594	114
1617 - 1627	27	2106 - 2116	71	2595 - 2605	115
1628 - 1638	28	2117 - 2127	72	2606 - 2616	116
1639 - 1649	29	2128 - 2138	73	2617 - 2627	117
1650 - 1660	30	2139 - 2149	74	2628 - 2638	118
1661 - 1671	31	2150 - 2160	75	2639 - 2649	119
1672 - 1682	32	2161 - 2171	76	2650 - 2660	120
1683 - 1694	33	2172 - 2182	77	2661 - 2671	121
1695 - 1705	34	2183 - 2194	78	2672 - 2682	122
1706 - 1716	35	2195 - 2205	79	2683 - 2694	123
1717 - 1727	36	2206 - 2216	80	2695 - 2705	124
1728 - 1738	37	2217 - 2227	81	2706 - 2716	125
1739 - 1749	38	2228 - 2238	82	2717 - 2727	126
1750 - 1760	39	2239 - 2249	83	2728 - 2738	127
1761 - 1771	40	2250 - 2260	84	2739 - 2749	128
1772 - 1782	41	2261 - 2271	85	2750 - 2760	129
1783 - 1794	42	2272 - 2282	86	2761 - 2771	130
1795 - 1805	43	2283 - 2294	87	2772 - 2782	131

## Monthly table

Earnings in month £	Student Loan deduction £	Earnings in month £	Student Loan deduction £	Earnings in month £	Student Loan deduction £
2783 - 2794	132	3272 - 3282	176	3761 - 3771	220
2795 - 2805	133	3283 - 3294	177	3772 - 3782	221
2806 - 2816	134	3295 - 3305	178	3783 - 3794	222
2817 - 2827	135	3306 - 3316	179	3795 - 3805	223
2828 - 2838	136	3317 - 3327	180	3806 - 3816	224
2839 - 2849	137	3328 - 3338	181	3817 - 3827	225
2850 - 2860	138	3339 - 3349	182	3828 - 3838	226
2861 - 2871	139	3350 - 3360	183	3839 - 3849	227
2872 - 2882	140	3361 - 3371	184	3850 - 3860	228
2883 - 2894	141	3372 - 3382	185	3861 - 3871	229
2895 - 2905	142	3383 - 3394	186	3872 - 3882	230
2906 - 2916	143	3395 - 3405	187	3883 - 3894	231
2917 - 2927	144	3406 - 3416	188	3895 - 3905	232
2928 - 2938	145	3417 - 3427	189	3906 - 3916	233
2939 - 2949	146	3428 - 3438	190	3917 - 3927	234
2950 - 2960	147	3439 - 3449	191	3928 - 3938	235
2961 - 2971	148	3450 - 3460	192	3939 - 3949	236
2972 - 2982	149	3461 - 3471	193	3950 - 3960	237
2983 - 2994	150	3472 - 3482	194	3961 - 3971	238
2995 - 3005	151	3483 - 3494	195	3972 - 3982	239
3006 - 3016	152	3495 - 3505	196	3983 - 3994	240
3017 - 3027	153	3506 - 3516	197	3995 - 4005	241
3028 - 3038	154	3517 - 3527	198	4006 - 4016	242
3039 - 3049	155	3528 - 3538	199	4017 - 4027	243
3050 - 3060	156	3539 - 3549	200	4028 - 4038	244
3061 - 3071	157	3550 - 3560	201	4039 - 4049	245
3072 - 3082	158	3561 - 3571	202	4050 - 4060	246
3083 - 3094	159	3572 - 3582	203	4061 - 4071	247
3095 - 3105	160	3583 - 3594	204	4072 - 4082	248
3106 - 3116	161	3595 - 3605	205	4083 - 4094	249
3117 - 3127	162	3606 - 3616	206	4095 - 4105	250
3128 - 3138	163	3617 - 3627	207	4106 - 4116	251
3139 - 3149	164	3628 - 3638	208	4117 - 4127	252
3150 - 3160	165	3639 - 3649	209	4128 - 4138	253
3161 - 3171	166	3650 - 3660	210	4139 - 4149	254
3172 - 3182	167	3661 - 3671	211	4150 - 4160	255
3183 - 3194	168	3672 - 3682	212	4161 - 4171	256
3195 - 3205	169	3683 - 3694	213	4172 - 4182	257
3206 - 3216	170	3695 - 3705	214	4183 - 4194	258
3217 - 3227	171	3706 - 3716	215	4195 - 4205	259
3228 - 3238	172	3717 - 3727	216	4206 - 4216	260
3239 - 3249	173	3728 - 3738	217	4217 - 4227	261
3250 - 3260	174	3739 - 3749	218	4228 - 4238	262
3261 - 3271	175	3750 - 3760	219	4239 - 4249	263

## Monthly table

Earnings in month £	Student Loan deduction £	Earnings in month £	Student Loan deduction £	Earnings in month £	Student Loan deduction £
4250 - 4260	264	4739 - 4749	308		
4261 - 4271	265	4750 - 4760	309		
4272 - 4282	266	4761 - 4771	310		
4283 - 4294	267	4772 - 4782	311		
4295 - 4305	268	4783 - 4794	312		
4306 - 4316	269	4795 - 4805	313		
4317 - 4327	270	4806 - 4816	314		
4328 - 4338	271	4817 - 4827	315		
4339 - 4349	272	4828 - 4838	316		
4350 - 4360	273	4839 - 4849	317		
4361 - 4371	274	4850 - 4860	318		
4372 - 4382	275	4861 - 4871	319		
4383 - 4394	276	4872 - 4882	320		
4395 - 4405	277	4883 - 4894	321		
4406 - 4416	278	4895 - 4905	322		
4417 - 4427	279	4906 - 4916	323		
4428 - 4438	280	4917 - 4927	324		
4439 - 4449	281	4928 - 4938	325		
4450 - 4460	282	4939 - 4949	326		
4461 - 4471	283	4950 - 4960	327		
4472 - 4482	284	4961 - 4971	328		
4483 - 4494	285	4972 - 4982	329		
4495 - 4505	286	4983 - 4994	330		
4506 - 4516	287	4995 - 5005	331		
4517 - 4527	288	5006 - 5016	332		
4528 - 4538	289	5017 - 5027	333		
4539 - 4549	290	5028 - 5038	334		
4550 - 4560	291	5039 - 5049	335		
4561 - 4571	292	5050 - 5060	336		
4572 - 4582	293	5061 - 5071	337		
4583 - 4594	294				
4595 - 4605	295				
4606 - 4616	296				
4617 - 4627	297				
4628 - 4638	298				
4639 - 4649	299				
4650 - 4660	300				
4661 - 4671	301				
4672 - 4682	302				
4683 - 4694	303				
4695 - 4705	304				
4706 - 4716	305				
4717 - 4727	306				
4728 - 4738	307				

## 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. To do this:
  - deduct **£303.75** from earnings in the week for **weekly** paid employees, or
  - deduct **£1,316.25** 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 form P11 *Deductions Working Sheet* in column 11 at the appropriate week or month.

### Example

Weekly paid employee. Earnings in the week £1,335 rounded down to the nearest £ below.

Amount of Student Loan deduction is £92 calculated as follows:

Earnings in the week	£1,335.00	
Deduct <b>pay period threshold</b>	<u>£303.75</u>	
	£1,031.25	(Result Step 1)
Multiply excess £1031.25 by 0.09	£92.81	(Result Step 2)
Round down result of Step 2 to nearest <b>£ below</b>	£92.00	(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 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 multiplied amounts on the employee's P11 Deductions Working Sheet in column 11 at the appropriate week or month.

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

### Step Action

- 1 Work out the number of days in the pay period.
- 2 Multiply the number of days by £15,795 (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 form P11 Deductions Working sheet in column 11 at the appropriate week or month.

### Example

Employee receives earnings of £1,152 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:	$\frac{25 \times £15,795}{365} = £1,081.84$ after rounding	(Result Step 2)
Earnings in pay period	£1,152.00	
Deduct <b>pay period threshold</b>	<u>£1,081.84</u>	
	£ 70.16	(Result Step 3)
Multiply excess £70.16 by 0.09	£ 6.31	(Result Step 4)
Round down to nearest £ <b>below</b>	£ 6.00	(Result Step 5)

## Suggestions

Any suggestions for improving these tables should be sent to  
PAYE Process Team  
HM Revenue & Customs  
Accounts Office  
Victoria Street  
SHIPLEY  
BD98 8AA

## Help and guidance

Help and guidance is available from the following sources.

### The internet

For help with payroll go to [www.hmrc.gov.uk/payee](http://www.hmrc.gov.uk/payee)

For wider interactive business help go to [www.businesslink.gov.uk/mynewbusiness](http://www.businesslink.gov.uk/mynewbusiness)

### Online services

For information and help using our Online Services go to [www.hmrc.gov.uk/online](http://www.hmrc.gov.uk/online)

For more help contact the Online Services Helpdesk by:

- email [helpdesk@ir-efile.gov.uk](mailto:helpdesk@ir-efile.gov.uk)
- phone **0845 60 55 999**, or
- textphone **0845 366 7805**.

### Basic PAYE Tools

The Basic PAYE Tools contains a number of calculators and most of the forms that you will need to help you run your payroll throughout the year including:

- a P11 Calculator that will work out and record your employee's tax, NICs and Student Loan deductions every payday, with a linked P32 *Employer Payment Record* that works out how much you need to pay us
- a range of other calculators to work out Student Loan deductions and statutory payments and a learning zone to help you understand these and other payroll topics
- an employer database to record your employees' details
- interactive forms such as the P11D Working Sheets.

If you use the P11 Calculator in the Basic PAYE Tools you can file online your:

- starter and leaver information P45 Part 1, P45 Part 3, P46 information and P46(Expat) information
- Employer Annual Return (if you have up to and including nine employees) on the P11 Calculator at 5 April.

To download the Basic PAYE Tools, go to

[www.hmrc.gov.uk/payee/tools/basic-payee-tools.htm](http://www.hmrc.gov.uk/payee/tools/basic-payee-tools.htm)

### Employer helplines

- Employer for **less than 3 years**, phone **0845 60 70 143**.
- Employer for **3 years or more**, phone **08457 143 143**.
- If you have a hearing or speech impairment and use a textphone, phone **0845 602 1380**.

### Employer helpbooks and forms

Helpbooks and forms are available to download.

Go to [www.hmrc.gov.uk/payee/forms-publications.htm](http://www.hmrc.gov.uk/payee/forms-publications.htm)

Exceptionally, if you don't have access to the internet, some of our helpbooks and forms are available from the Employer Orderline on **08457 646 646**.

### Yr Iaith Gymraeg

I lawrlwytho ffurlenni a llyfrynnau cymorth Cymraeg, ewch i [www.hmrc.gov.uk/cymraeg/employers/emp-pack.htm](http://www.hmrc.gov.uk/cymraeg/employers/emp-pack.htm) Os, yn eithriadol, nad oes gennych gysylltiad i'r rhyngwrwyd, cysylltwch â'r Ganolfan Gyswllt Cymraeg ar **0845 302 1489**.

## 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 **08457 646 646** and ask to speak to the Customer Service Team.

### In person

We offer free workshops covering some payroll topics. These workshops are available at locations throughout the UK.

For more information:

- go to [www.hmrc.gov.uk/bst](http://www.hmrc.gov.uk/bst) or
- phone our Business Education & Support Team on **0845 603 2691**.

### Employer Bulletin online

Employer Bulletins contain information and news for employers. We publish these several times a year.

Go to [www.hmrc.gov.uk/payee/employer-bulletin](http://www.hmrc.gov.uk/payee/employer-bulletin)

### 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/payee/forms-publications/register.htm](http://www.hmrc.gov.uk/payee/forms-publications/register.htm)

### HM Revenue & Customs (HMRC)

If you have a query about your PAYE scheme:

- phone the Employer Helpline on **08457 143 143**, or
- write to:

HM Revenue & Customs  
Customer Operations Employer Office  
BP4009  
Chillingham House  
Benton Park View  
NEWCASTLE  
NE98 1ZZ

Please tell us your employer reference when you contact us. You will find it on correspondence from HMRC.

### Real Time Information (RTI)

From April 2013, HMRC is introducing Real Time Information (RTI). Under RTI, employers and pension providers will send HMRC information when they pay their employees, instead of yearly. For more information go to

[www.hmrc.gov.uk/rti/index.htm](http://www.hmrc.gov.uk/rti/index.htm)

### 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.hmrc.gov.uk/charter](http://www.hmrc.gov.uk/charter)