

How do I repay my Plan 1 or Plan 2 student loan?

This information covers Plan 1 and Plan 2 income-contingent student loans only.

For more information on the rates and worked examples see our [student loans](#) section

Are you resident in the UK?

Yes

No

Your loan repayments will be dealt with by the Student Loans Company (notify them you are [going abroad](#))

What type of plan is your income-contingent student loan?*

Plan 1

Plan 2

For the 2025/26 tax year will you earn more than £26,065?

For the 2025/26 tax year will you earn more than £28,470?

Yes

No

No

Yes

Are you employed?

Do you have other taxable income of over £2,000 per year that you report under Self Assessment?

Are you employed?

Yes

No

Yes

No

Yes

No

Are you also self-employed?

Your repayments will be collected via Self Assessment if your total income exceeds £26,065 (Plan 1).

You have no payments to make yet

Are you also self-employed?

Your repayments will be collected via Self Assessment if your total income exceeds £28,470

No

Yes

Yes

No

Do you have other taxable income of over £2,000 per year that you report under Self Assessment?

Yes

Your repayments will be collected by PAYE and Self Assessment

Do you have other taxable income of over £2,000 per year that you report under Self Assessment?

Yes

No

No

Your repayments will be collected by PAYE

Your repayments will be collected by PAYE

* You can check this at [GOV.UK](#)

If you are close to finishing repaying your loan you can [pay directly](#) to the SLC instead