## REPAYMENI

Repayment can sound like a very scary thing! But when it comes to your repayment, you won't have to worry about ANYTHING until you earn over £26,575!

Even then, it's only 9\% of anything over that amount.
*For example, if you earn $£ 30,000$ a year you will pay $\mathbf{9 \%}$ of the $\mathbf{£ 3 , 4 2 5}$ excess you have. That works out at $\mathbf{£ 2 5}$ per month.

If you fall below the threshold, or earn less than that then no payments will be taken.

Your loan is also wiped completely after 30 years, so don't panic if you don't pay it all back!

