

## Minutes

### Collection of Student Loans Consultation Group

**Tuesday 25 February 2014 (10:30-13:00)**

**Park Plaza Hotel Victoria (Edward 5 Room), 239 Vauxhall Bridge Road, London, SW1V 1EQ,**

<b>Attendees</b>	Alex Lawrence (HMRC) Anne Johnstone (HMRC) Bethan Chant (HMRC) Liz Cunningham (HMRC) Paul Crooks (HMRC) Jackie McGale (SLC) Karen Duncan (BIS)	Alan Roberts (NUS) Angela Williams (ICAEW) Ann Elmer (ATT) Claire Thackaberry (LITRG) Geoff Castle (BCS) Helen Hargreaves (CIPP) Linda Pullan (Payroll Alliance) Matthew Brown (CIOT)
<b>Dialling in</b>	Jackie McGale (SLC) Lorna Gunn (DA Scotland)	
<b>Apologies</b>	Christine Rowse (HMRC) David Clarke (HMRC) Luke Edwards (HMRC)	Chris Jones (DA Wales) David Malcolm (NUS) Jackie Petherbridge (FSB) John Neill (DA Northern Ireland) Norman Green (BCS) Pauline de Pellette (SLC)
<b>1. Introduction and opening remarks</b>		
<b>Liz Cunningham</b>	Liz Cunningham welcomed everyone to the meeting and gave apologies for those who couldn't attend. Liz Cunningham advised that: <ul style="list-style-type: none"> <li>• Alan Roberts was attending today's meeting on behalf of David Malcolm (NUS).</li> <li>• Carol Hughes (HMRC) was attending the meeting and would be giving the update on Real Time Information.</li> <li>• Anne Johnstone was attending on behalf of Christine Rowse (HMRC).</li> <li>• Lorna Gunn (DA Scotland) was dialling into the meeting but due to other commitments would have to dial out at 11:50.</li> <li>• Jackie McGale (SLC) was dialling into the meeting but due to other commitments would have to dial out at 12:00. So we would be bringing the SLC update forward to item 4 and taking the Student Loans Reforms after the comfort break.</li> <li>• Wayne Sumner from HMRC Stakeholder Management team will be joining the Group and has been invited to future meetings.</li> </ul>	
<b>2. Update on Real Time Information (RTI)</b>		
<b>Carol Hughes</b>	Carol Hughes provided information from the RTI Programme. <ul style="list-style-type: none"> <li>• Roll out of RTI continues to go well with the vast majority of PAYE records being reported in real time.</li> <li>• It has been decided to stagger the start of the late in-year penalties. Bethan Chant confirmed that for student loan purposes there would be no late filing penalties. If late filing penalties are to be applied this will be charged through the PAYE regime. Automatic late filing penalties will be applied</li> </ul>	

under the PAYE regime from April 2015. In-year interest provisions are being written into the Regulations from April 2014. Interest charged in-year will mirror HMRC provisions for PAYE and NICs.

Interest rates changed this year and there had been a switch to a harmonised rate so the same rate of interest will be charged on late student loan payment from April 2014. If there is a compliance check into an employer's return and there is a 'careless' or 'deliberate' inaccuracy and a loss of student loans repayments then a penalty will apply.

Current RTI issues and resolution:

- **Incorrect figure showing on Business Tax Dashboard** - HMRC will shortly be correcting employers' records and information on this is being published on the HMRC website. The system will be enhanced to prevent errors in recording in future. There is no impact for student loans.
- **Disputed charge** – information is being gathered from Customer User Groups to see how this can be sorted. A key message will go to employers to advise them that there will be a box on the FPS where they can give a reason for forms being submitted late.
- **CIPP question** – still an issue with this. HMRC is working with software developers and stakeholders to prevent this happening and correct duplicates when they occur. All new cases are being corrected as they are identified.
- From a student loan perspective where an erroneous employment is set up duplicate EOY returns could flow through to SLC and individuals could get more credit than normally anticipated. An IT intervention has been put in place in the student loan process that prevents any EOY duplicate information going through.

Liz Cunningham reported that work was underway to review the P45 to bring it into line with RTI processes. In future the P45 would be a 2-part form rather than a 4-part form. During Spring 2014 consultation on changes will take place with external customers and software developers.

**Top 5 causes of duplicate information (AP7/031213)**

Liz Cunningham provided a handout covering the scenarios which can lead to HMRC records becoming duplicated.

Liz Cunningham explained that while the RTI Programme were happy for her to share this information with the reps, the position is complex and it is not a simple case of saying – Don't do 'X' to avoid HMRC records being duplicated.

The Customer User Group (CUG) is HMRC's principal consultation group on RTI. Updates to the Department's Guidance are being worked up taking account of views from CUG. When the final version of the guidance is available we will share with the CSL Consultation Group.

**Action** – Anne Johnstone to ask Christine Rowse to circulate this information to the CSL Consultation Group when it is available.

(1) Anne

	<p>Matthew Brown said he is a member of the CUG and advised that there had been discussions around what the issues are and what the resolution could be. When the top 5 causes of duplication are considered it's clear that a lot can happen as part of the employer process. What the FPS allows and the HMRC guidance in regard to RTI doesn't necessarily tie in with what Employment Law allows.</p> <p>Alex Lawrence advised that there is a fix going in to stop duplicates and another fix going in to correct duplicates.</p> <p>Helen Hargreaves asked if the Employer Alignment Submission (EAS) process could be re-established. Would HMRC be organising weekly calls?</p> <p>Matthew Brown said that employees switch between employers quite regularly and having the facility to do a double check would make sense and matching employees with employments would make sense.</p> <p>Matthew Brown suggested that an alignment check should be retained.  <b>Action</b> – Liz Cunningham will write to Colin Kirk to suggest this might be useful; however any possibility of this is likely to be raised through the Customer User Group rather than coming from the CSL Consultation Group.</p> <p>Matthew Brown advised that CUG were meeting with HMRC Debt Management and Banking on 28 February 2014 and he was happy to raise the HMRC software issues around FPS at this meeting.</p> <p>Matthew Brown said that when sending out messages to employers, HMRC should avoid using the wording "late reporting" as this implies employers have done something wrong.  <b>Action</b> – Bethan Chant will feed this back.</p>	<p>Johnstone</p> <p>(2) Liz Cunningham</p> <p>(3) Bethan Chant</p>
<b>3. Update following NAO Value for Money report and Public Accounts Committee Hearing</b>		
<p><b>Karen Duncan Liz Cunningham</b></p>	<p>BIS had some recommendations to carry out; some of which are underway.</p> <p>NAO had highlighted that there was a lack of strategic cohesion between the 3 organisations. As a result of this a Repayments Strategy Sub Group has been set up; if anyone from the CSL Consultation Group had any ideas or thoughts on what should be discussed by this Group then we would be happy to feed these into the first meeting on 27 February 2014. The problem seems to have been that there is no documented evidence of the 3 organisations working together at a strategic level. The NAO report recommended that a Joint Repayment Strategy should be developed.</p>	

	<p>The CSL Consultation Group representatives disagreed with this as in their opinion there is clear evidence of the 3 organisations working together smoothly and discussing longer term strategic issues and forward plans with the Group. When issues or problems are raised at this forum they are dealt with quickly. The representatives offered to provide written confirmation for NAO if required.</p>	
<b>4. HMRC updates - including policy and legislative changes for April 2014</b>		
<p><b>Liz Cunningham</b></p>	<ul style="list-style-type: none"> <li>• From the beginning of April 2014 the threshold will rise in line with the Retail Prices Index (RPI). Therefore from 6 April 2014 the threshold will rise by 3.3% to £16,910 (£1,409 monthly and £325 weekly).</li> <li>• <b>HMRC weekly update 7</b> (issued 21.2.14) includes a key message on employers' final PAYE submission for 2013-2014; this year employers should not complete a P35 or P14. Could the reps help highlight this message to their members?</li> <li>• <b>HMRC weekly update 6</b> (issued 14.2.14) gives details on the new timetable for RTI penalties.</li> <li>• Employer Bulletin 46 (page 5) has an item on “<b>Abolishing employer NICs for employees under 21</b>” - from 6 April 2015 employers will no longer be required to pay Class 1 secondary NICs on earnings paid up to the upper earnings limit (UEL) to any employee under the age of 21. <b>This change does not affect student loan calculations.</b></li> <li>• Employer Bulletin 46 (page 11) has an item on “<b>Student Loans and operating PAYE in real time</b>” – a reminder that operating PAYE in real time applies to student loans too. When taking on staff, employers operating PAYE in real time should routinely ask every new employee if they are liable to repay an Income Contingent Repayment (ICR) loan, and if so student loan deductions should start from the first available pay day. This question should be asked as part of asking the starter declaration questions unless the employee has already provided you with a leaver statement (P45 part 3) which confirms that student loan deductions should continue.</li> </ul> <p>Angela Williams advised that a P45 may not be received from a previous employer until after the employee has started a new employment. Matthew Brown said that this was also the case for employees who are paid monthly.</p>	
<p><b>Alex Lawrence</b></p>	<p><b>P14 processing for 2012-2013</b> - to date HMRC has sent SLC over 98% of expected P14s (2.65m) to the SLC Very small volumes are now being sent through for 2012-2013 and attention is preparing for the 2013-2014 processing. The Student Finance team are starting to engage with the RTI programme to understand their planning timetable. Alex Lawrence will keep this forum updated.</p> <p><b>PAYE Desktop Viewer (PDV)</b> - There has been an issue regarding start notices which are accessed through the PDV. A lot of these start notices go out in March to tell employers to start making deductions (including student loan deductions) from 6 April. Employers are sent an e-mail prompt asking them to go into the PDV to look at these notices; however when they do this they can't see the notices as they don't realise they have to change the</p>	

	<p>year (the year showing in the portal will be 2013-2014 and they would need to change this to 2014-2015). The guidance which will be issued is</p> <ol style="list-style-type: none"> <li>1. A PAYE guidance update</li> <li>2. A message on “What’s New”</li> <li>3. A student loans specific message on “What’s New”</li> <li>4. An item in the HMRC weekly updates</li> </ol> <p>Helen Hargreaves advised that she was concerned that because of a weakness in the system employers could be charged penalties. Liz Cunningham reiterated that no penalties would be charged on student loans. Helen said that if an employer filed inaccurately they could still get hit with the interest.</p> <p>HMRC is working at getting information and guidance on where to find start notices issued electronically to the PDV for borrowers due to enter repayment on 6 April 2014 to as wide an audience as possible. Helen Hargreaves highlighted that messages may be going to employers or to payroll bureaus. A key message was identified as being to alert employers not to assume that your payroll bureau is picking up start notices. HMRC could send a note to the Software Developers Support Team (SDST) to ask them to highlight this message via their consultation forum too as another means of getting information to the target audience.</p> <p>Sandra Hainie (Student Finance Guidance Specialist) is going to arrange for a message to be put into the Weekly update that will be issued on Friday 7 March 2014.</p> <p>On checking the online HMRC web pages the following does in fact still appear and does mention SL1 notices</p> <p>“Each year in February/March, HMRC issues P9 Tax codes and Student Loan notices for the new tax year. But the viewing feature normally shows you notices for the current tax year only - so if you want to see these notices before the next year starts on 6 April, you'll have to select the next 'Tax Year' and enter the appropriate dates.”</p> <p>This message can be found here (but you do need to drill down to it):  : <a href="http://www.hmrc.gov.uk/payerti/getting-started/using-payee-online.htm">http://www.hmrc.gov.uk/payerti/getting-started/using-payee-online.htm</a></p> <p>Sandra Hainie will put a slightly more student loan specific version of it in the weekly update.</p> <p>A similar message will be published on the ‘What’s new’ area of the website which will appear on or around the same time as the weekly update.</p>	
<p><b>Bethan Chant</b></p>	<ul style="list-style-type: none"> <li>• Bethan is working closely with BIS on the changes to the Student Loan Regulations.</li> <li>• Mirroring ‘on or before’ changes coming in for tax. There will be a 2 year easement brought in from April 2014 for micro employers.</li> <li>• PAYE Regulations relating to employers who are excluded from RTI as they can’t report digitally (care and support employers who file quarterly instead of monthly) from April.</li> </ul>	

	<ul style="list-style-type: none"> <li>• Intermediaries (onshore and offshore) – how to make any changes that might be needed is still under discussion and if progressed BIS have agreed the obligation to deduct student loan repayments will flow through automatically Bethan confirmed that the obligation to deduct student loan repayments will automatically flow through from the recent changes to directors and Limited Liability Partnerships (LLPs).</li> </ul>	
<b>4. SLC updates</b>		
<b>Jackie McGale</b>	<ul style="list-style-type: none"> <li>• Migration of the MS loan accounts over to the purchaser will start on 1 March 2014 and is due to be completed by 10 March 2014. Letters and FAQs are being sent to the 240,000 customers affected by this change.</li> <li>• SLC had an issue where customers had been sent correspondence which was not fully compliant with the Consumer Credit Act. This is being investigated.</li> <li>• SLC are currently working on the introduction of Semaphore which will protect customer information for customers making card payments over the phone. This is expected to go live in early March.</li> <li>• As part of SLC’s service for Welsh speaking customers, a Welsh language version of their repayment site is being launched.</li> <li>• As part of the SLC’s plan to move to online statements a pilot of 3,000 customers has been commenced. The results of this trial will be reviewed and feedback collected to move forward with this programme. The pilot is ongoing and there are no definite timescales for feedback being collected. The introduction of online statements should be a huge benefit for customers and SLC. <b>Action</b> – Jackie McGale to keep the CSL Consultation Group updated on progress.</li> </ul> <p>Matthew Brown pointed out that SLC need to ensure there is an appropriate process for customers who cannot use the online service. Jackie McGale confirmed that this was being considered and there would be a separate process for these customers.</p>	(4) Jackie McGale
<b>6. Launch of LITRG’s new website and next steps</b>		
<b>Claire Thackaberry</b>	<p>Claire Thackaberry thanked everyone for their feedback. The LITRG website had launched on 10 February 2014 and covers repayment of student loans.</p> <p>The aim of the website is to provide independent advice for students and to get the message out there. There are fact sheets and trained advisors who are able to provide assistance on a range of subjects.</p> <p>Any ideas on how to publicise the website more widely would be welcomed.</p> <p>Liz Cunningham wondered if NUS could assist with this; Alan Roberts and Claire Thackaberry agreed to discuss this separately.</p>	

7. Higher Education Reform Changes and employer prompt proposal		
Paul Crooks	<ul style="list-style-type: none"> <li>Notices will be sent to software developers explaining how changes are to be delivered.</li> <li>We are working with HMRC Business Process Re-engineering (BPR) Programme with a view to introducing a new employer prompt in 2015. We should know whether the prompt is to be included in HMRC's Accelerated Transformation Programme 2015 delivery by the end of March 2014.</li> </ul>	
8. BIS updates including progress with the student loan book sale		
Karen Duncan	<ul style="list-style-type: none"> <li>Karen Duncan advised that there should be no changes to the HMRC process as a result of the loan sales. Any sale must ensure Value for Money for the taxpayer. Some loan terms will need to be fixed and Regulation changes will be required.</li> <li>BIS are working with Bethan Chant and HMRC lawyers to make sure amendments to the Regulations are ready for 6<sup>th</sup> April. BIS aren't making many changes; however they are making a change that will apply where a borrower isn't working and SLC need to find out how they are supporting themselves. There have been complaints because SLC want to see the borrower's bank account – the Regulations at present don't cover this.</li> <li>There is a Joint Repayment Strategy meeting on 27 February 2014. <b>Action</b> - Karen Duncan will feedback the positive views of the group to the strategy meeting.</li> <li>In January 2014 BIS met with representatives from a number of European countries to discuss how they collect student loans and whether they have the same problems as us collecting from students who go overseas. The representatives thought the UK tax collection system was really good and were quite interested in this with a possible reciprocal agreement being introduced at some point.</li> </ul>	(5) Karen Duncan
9. Digital overview		
Bethan Chant	<p>The Government Digital Strategy aims to deliver a customer focused digital service which allows those customers who want to manage their accounts online to do so but doesn't exclude those customers who don't want to manage their accounts online.</p> <p>Following some discussion where the representatives highlighted some of the frustrations employers and borrowers have when they try to access guidance and information, Bethan said she would be interested to have some feedback from this forum on the following topics:</p> <ol style="list-style-type: none"> <li>Transparency: what data (eg. stats) can we share that might interest you? BIS already publish access to HE stats: <a href="https://www.gov.uk/government/publications/higher-education-national-statistics-releases/higher-education-national-statistics-releases">https://www.gov.uk/government/publications/higher-education-national-statistics-releases/higher-education-national-statistics-releases</a></li> </ol> <p>Would you find it useful to have HMRC-specific stats too, e.g. repayments amounts of receipts paid of repayments collected,</p>	

	<p>passed over to BIS?  <b>Action</b> – Representatives to feedback.</p> <p>2. RTI Exploitation: e are working on how we can use RTI data to improve the borrower's experience, do you have further ideas?</p> <p>3. On-line guidance: we are improving our guidance as it transitions to gov.uk. Do you have any ideas on how we can improve it?</p> <ul style="list-style-type: none"> <li>• Generally (format, links to SLC website, improving key words to enhance search facility etc?)</li> <li>• Specifically (content of sections you think could be improved?)</li> </ul> <p>4. Social media: in conjunction with SLC we are looking at how we can engage better with borrowers. Could social media channels be used better? If so, which ones, and can you suggest how?</p> <p>5. Online statements: SLC are piloting online statements for borrowers, and we are working closely with them to understand the customer scenarios. But HMRC are also looking into providing online statements for individuals and employers. How would you like these to work for student loans?</p> <ul style="list-style-type: none"> <li>• Employers: useful to see the date an SL1 or SL2 was issued, be able to view this online? How would this work where the notice is issued to a payroll bureau? Can you see any other complications?</li> <li>• Individuals: useful to have links to FAQs, SLC online statement?</li> </ul>	(6) All
<b>10. SA overpayment tick box review</b>		
<p><b>Alex Lawrence</b></p>	<p>A tick box was introduced on the 2013 SA return for student loan borrowers who think they are nearing the end of their loan repayment, so that there can be an intervention to stop them over repaying.</p> <p>Some formal evaluation is being undertaken on the returns which were submitted by 31 January to understand the impacts of this tick box being introduced.</p> <p>The vast majority of the returns were received very close to the deadline of 31 January 2014 when it had been requested that those borrowers, who thought they were nearing the end of repayment, send in their Returns by 31 October 2013 so that we could review them and if necessary intervene to stop them repaying.</p> <p>4,500 returns which were submitted before 31 October with the over repayment box ticked were reviewed and of these 815 borrowers have been able to avoid over repayment. Total over payments avoided amount to just under £1m currently so it looks a relatively worthwhile exercise. A full evaluation will be undertaken and feedback to provided to this Group in due course.</p>	
<b>11. ATT Question</b>		

<p><b>Ann Elmer</b></p>	<p>Ann Elmer had raised an issue regarding school leavers and university students who do not know how much interest they are paying on their loan. So they do not know how much the cost of their degree is. Although it is written in the application document they do not see it or take it in. Could this be better advertised?</p> <p>Jackie McGale will take this feedback to the SLC Product Marketing team who are responsible for this guidance. The information is published widely in different sources and there is a lot of information available already but it is very difficult to get the message across.</p> <p><b>Action</b> – Jackie McGale to discuss with SLC Product Marketing team how improvements might be achieved.</p>	<p>(7) Jackie McGale</p>
<p><b>12. Update on of Action Points</b></p>		
<p>1/250214</p>	<p><b>Duplicate information</b> -The Customer User Group (CUG) is HMRC's principal consultation group on RTI. Updates to the Department's Guidance are being worked up taking account of views from CUG. When the final version of the guidance is available we will share with the CSL Consultation Group.</p> <p><b>Action</b> – Anne Johnstone to ask Christine Rowse to circulate this information to the CSL Consultation Group when it is available.</p>	<p>Anne Johnstone</p>
<p>2/250214</p>	<p><b>Duplicate information</b> - Helen Hargreaves asked if the Employer Alignment Submission (EAS) process could be re-established. Would HMRC be organising weekly calls? Matthew Brown suggested that an alignment check should be retained.</p> <p><b>Action</b> – Liz Cunningham will write to Colin Kirk to suggest this might be useful; however any possibility of this is likely to be raised through the Customer User Group rather than coming from the CSL Consultation Group.</p>	<p>Liz Cunningham</p>
<p>3/250214</p>	<p><b>Duplicate information</b> - Matthew Brown said that when sending out messages to employers, HMRC should avoid using the wording "late reporting" as this implies employers have done something wrong.</p> <p><b>Action</b> – Bethan Chant will feed this back.</p>	<p>Bethan Chant</p>
<p>4/250214</p>	<p><b>Online statements</b> - As part of the SLC's plan to move to online statements a pilot of 3,000 customers has been commenced. The results of this trial will be reviewed and feedback collected to move forward with this programme. The pilot is ongoing and there are no definite timescales for feedback being collected. The introduction of online statements should be a huge benefit for customers and SLC.</p> <p><b>Action</b> – Jackie McGale to keep the CSL Consultation Group updated on progress.</p>	<p>Jackie McGale</p>
<p>5/250214</p>	<p><b>Joint Repayment Strategy</b> - There is a Joint Repayment Strategy meeting on 27 February 2014.</p> <p><b>Action</b> - Karen Duncan will feedback the positive views of the group to the strategy meeting.</p>	<p>Karen Duncan</p>
<p>6/250214</p>	<p><b>Transparency</b> - Would you find it useful to have HMRC-specific stats too, e.g. repayments amounts of receipts paid of repayments</p>	<p>All</p>

	collected, passed over to BIS? <b>Action</b> – Representatives to feedback.	
7/250214	<b>ATT question</b> - Ann Elmer had raised an issue regarding school leavers and university students who do not know how much interest they are paying on their loan. So they do not know how much the cost of their degree is. Although it is written in the application document they do not see it or take it in. Could this be better advertised? <b>Action</b> – Jackie McGale to discuss with SLC Product Marketing team how improvements might be achieved.	Jackie McGale
2/031213	<b>RTI exploitation</b> - Liz Cunningham asked the group for any suggestions on how RTI could be exploited for student loans. <b>Action</b> – The Group to provide feedback <b>13.2.14</b> - Feedback from CIPP: <ul style="list-style-type: none"><li>• I feel that HMRC need to refine the RTI system and make sure it is running efficiently and correctly before student loan-related reporting is even considered!</li><li>• Thanks for the update, but I struggle with the comment "but are looking at opportunities to exploit RTI and will consider whether this is something that could be introduced at some future date" on the basis that the SLC has the information it needs to verify whether a debtor has repaid it's loan, but requires verification from the employer to support rebates in excess of £2,500. This verification has to be provided in written form and is an unnecessary burden to the employer. In addition the requirement of the debtor to provide payslips for claims under £2,500, which only serves to replicate the RTI data that they have chosen not to exploit also adds administrative burden on employers as copy payslips may have to be requested from the payroll department if not available in self-service. This issue probably impacts me more than others, but I feel SLC are operating in the 1990's rather than the 2010's at the expense of UK business. Does HMRC have any influence over SLC to get them to move forward on using RTI data sooner rather than later? Any support CIPP can provide to remove this unnecessary burden on employers and duplication of effort (RTI reporting and letters to SLC on amounts deducted) would be warmly welcomed.</li></ul> <b>25.2.14</b> – Now moving into Phase 2 of the Student Loans Reform project and as part of this will be looking at process to move to in-year repayments so any more feedback on RTI exploitation will be welcomed.	All
3/031213	<b>Higher Education Reform changes</b> - A Communications Strategy is being developed with the aim to have messages out early next year in January / February.	Geoff Castle

	<p>Geoff Castle asked how we were going to forewarn people. Paul Crooks explained that the early communications would tell the software developers that there is now a new plan type and that there are now two plans with different thresholds going to be repaid through the tax system in parallel.</p> <p>During 2015-16 HMRC will send out a letter advising that repayment will be starting on Plan 2 from April 2016.</p> <p>Geoff Castle highlighted that software developers would need the details by summer 2015. Further detail could then be given closer to the time. Angela Williams added that it confuses employers if they are advised too soon.</p> <p>Geoff Castle confirmed that the software would be updated in February and be in by March 2016 ready for sending out the new notices. Geoff Castle agreed to confirm the timings for software changes being made with BCS.</p> <p><b>Action</b> – To confirm the timings with BCS for updating the software ready for issuing the new plan type notices.</p> <p><b>12.2.14</b> -I ran through the proposed timetable at the last BCS meeting and no objections were raised. (From experience, it is necessary to ship before the end of February to allow users to bed in the software and prepare any early runs. In point of fact my own product is being released next week.)</p> <p><b>Closed</b></p>	
5/031213	<p>Ann Elmer advised that it wasn't always straightforward for the agents as depending on the software they had to search for the box. Liz Cunningham asked Ann Elmer to provide some feedback on this for HMRC to review.</p> <p><b>Action</b> – To provide some feedback on the issue for agents finding the student loan box on their software.</p> <p><b>12.2.14</b> - I made the ATT technical aware of this at the last meeting in December.</p> <p><b>Closed</b></p>	Ann Elmer
7/031213	<p>Alex Lawrence asked if any further issues had been identified around employers not receiving SL1s. Geoff Castle asked about the continued problem of duplicate records. Liz Cunningham advised that work is ongoing to resolve issues.</p> <p><b>Action</b> – To identify the top causes of duplicates and explain if there is anything employers can do to help prevent duplicates being created.</p> <p><b>25.2.14</b> – HMRC provided details of the top 5 causes for duplicates at the meeting and discussed some of the issues which mean that preventing duplicates from occurring is not straightforward.</p> <p><b>Closed</b></p>	Liz Cunningham
3/030913	<p>Issuing stop and start notices digitally – HMRC want to know if there is much appetite among employers to receive information 'digitally by default' and what issues there might be. We are also looking at introducing a digital strategy for the student loans</p>	All

	<p>process.</p> <p><b>Action</b> – Liz Cunningham asked the Group for their initial thoughts about moving to digital by default and any issues they could identify.</p> <p><b>3.12.13</b> – Liz Cunningham advised that no major issues had been identified by the Group.</p> <p>Liz Cunningham advised that HMRC are looking to mandate for forms SL1 and SL2 to be submitted online and were keen to get feedback from the Group. The driver behind this is HMRC's Digital strategy and we would be looking at this in the longer term.</p> <p>Geoff Castle asked what there chances were of this going ahead and Liz Cunningham advised that it was 'high'.</p> <p>Liz Hughes highlighted the need to work with the 'care and support' team as there are always certain groups that need to be catered for. For example the small employers and there are also still some employers who have no computers or internet access (an issue for some rural areas) and others see no need for a computer.</p> <p><b>25.2.14</b> – It is recognised that not everyone will be able to submit forms online and this is being looked at.</p> <p><b>Closed</b></p>	
7/260213	<p>Matthew Brown suggested adding 'Plan1' to the current guidance and communications. Liz Cunningham highlighted that the E17 (Collection of Student Loans - Employer Helpbook) due to come in from April 2013 will not make reference to 'plan 1'. However HMRC will consider his suggestion for the next update due for April 2014.</p> <p><b>Action</b> – To consider adding 'Plan1' to future guidance and communications</p> <p><b>4.6.13</b> – Still in early stages of thinking about whole package of changes needed to provide 'plan 1' and 'plan 2' loans. The Student loans Reform Project team will be starting to discuss future guidance changes with our Student Finance Guidance Specialist over the next few months.</p> <p><b>3.9.13</b> – Carry forward to spring 2014 as future guidance will be reviewed over the coming months.</p> <p><b>3.12.13</b> –The E17 Handbook is being updated for April 2014 but planned timetable for introducing the concept of "plan 1" will be advised when known.</p> <p><b>25.2.14</b> - The earliest possible date would be April 15 but we are being led by the projected plans of the SLR project team and BIS formal announcements. At the moment the projected timescale is to commence E17 work in July 15 to complete in time for the April 16 E17 which will actually be available to download from about mid January 2015. We will update the group when work gets underway.</p> <p><b>Closed</b></p>	Liz Cunningham

<b>9. Any Other Business</b>			
<b>Liz Cunningham</b>	Liz Cunningham reminded the Group of the dates of future meetings.		
<b>10. Date and venue of next meeting</b>			
<b>Future Meetings</b>	<b>Date</b>	<b>Location</b>	
	Tuesday 3 June 2014	CIOT offices, 11-19 Artillery Row, London, SW1P1 RT	
	Tuesday 9 September 2014	TBA	
	Tuesday 25 November 2014	TBA	