

Minutes

Collection of Student Loans Consultation Group

Tuesday 25 November 2014 (10:30-13:00)

CIOT offices Artillery House, 11-19 Artillery Row, London SW1P 1RT

Attendees	Steven Darling (HMRC) Alex Lawrence (HMRC) Bethan Chant (HMRC) Paul Crooks (HMRC) Christine Rowse (HMRC) Al Smith (BIS)	Geoff Castle (BCS) Matthew Brown (CIOT) Peter Wilkinson (ICAEW) Ann Elmer (ATT) Linda Pullan (Payroll Alliance) Samantha Mann (CIPP)
Dialling in	Jackie McGale (SLC) Karen Duncan (BIS)	Claire Thackaberry (LITRG)
Apologies	Kelly Sizer (LITRG) David Malcolm (NUS) Norman Green (BCS) Jackie Petherbridge (FSB) David Clarke (HMRC)	Chris Jones (DA Wales) John Neill (DA Northern Ireland) Lorna Gunn (DA Scotland) Miriam Craven (DA Scotland)
1. Introduction and opening remarks		
Steven Darling	Steven Darling thanked everyone for attending and advised that he had taken over from Liz Cunningham in the Product and Process owner role for Student Finance. Introductions were then made round the table.	
2. SLC Updates		
Jackie McGale	<ul style="list-style-type: none"> • Following the National Audit Office (NAO) review and the focus on student loan repayments, the Student Loans Company (SLC) identified a need to have an Executive Director with sole responsibility for Repayment and Fraud. This emphasises the commitment from the SLC to repayments. It is expected that an appointment will be made shortly with the new Director starting in the New Year. There may be further re-structuring within SLC as they move along their Transformation journey. • The Transformation project within SLC is underway with delivery of the new Courses Management Service (CMS) in early November to 600 public Higher Education Institutes (HEI). This is a 'front end' delivery and work on the repayment element is expected to begin shortly. Jackie will be moving from her role as Income Contingent Repayment (ICR) Manager to the role of Repayment Product Owner for the Transformation Project early in the New Year. • Working on Phase 3 of the repayment element of the Higher Education (HE) reforms project. This work includes how to deal with the different plan types and what threshold should be used. The SLC will be sending the information in October 	

	<p>2015 for the new borrowers for HMRC to send out the start notices. [Paul Crooks clarified that this is for the Plan 2] Phase 3 also includes work on variable interest rates, where we will be using the previous year's income and the SLC are also looking at the 'lost touch' interest rate for people who have moved and not informed the SLC.</p> <p>Paul Crooks clarified that there will also be in year changes to the threshold where one loan has been fully repaid. The 'switch' process has still to be defined and agreed. Jackie McGale advised that the obligation is on the customer to ensure the right plan type is used.</p> <p>Geoff Castle referred to the existing P45 and asked if there will be an instruction to show which plan type is to be used. Paul Crooks advised that HMRC is no longer responsible for the P45 but they can influence the starter questions and perhaps include questions around "are you a borrower" and what plan type". Anne Elmer suggested that the year the loan was taken out may be a useful question.</p> <ul style="list-style-type: none"> • This Group suggested using Real Time Information (RTI) to help with in-year refunds and the SLC have been working with HMRC to find a solution. This where customers are due an in-year refund of more than £2500. Currently there is a burden on employers who are asked to confirm the value of current year deductions (as SLC do not currently have sight of them) and it is hoped that the new process will eliminate the need for employers to be involved in this process. • From a business perspective there are no issues and everything is progressing well. 	
3. Joint Repayment Strategy		
<p>Al Smith</p>	<p>The Department of Business innovation and skills (BIS) have been working with the Student Loans Company (SLC), HM Revenue and Customs (HMRC) and the Devolved Administrations to develop a Joint Repayment Strategy. They are also aware of other interested stakeholders including employers, National Union of Students (NUS) and other Government parties.</p> <p>Al thanked the Group for their recognition that the different organisations work well together. BIS agree that this is the case but also recognises a need to tie up the policy thinking more closely.</p> <p>The Strategy sets out the vision for working together and for achieving the Government's aim of "recovering all of the due debt". It is not expected that we recover everything that we lend but that we recover what we should. This covers all transactions BIS need to manage to make it sustainable. The Strategy operates within the current rules and will not be looking to examine or change the current rules.</p> <p>A key objective is the coordination of planning and action to ensure that policy, legislation and operational processes are coordinated.</p>	

	<p>Two main areas for improvement are:</p> <ol style="list-style-type: none"> 1. Operational Effectiveness - looking at system and service delivery which reflects customer interactions. 2. Customer Service – The focus is on providing as up to date information to borrowers as possible. <p>The Strategy is a high level document and is at the clearance stage with HMRC and the SLC. It will then go to the Higher Education Delivery and Assurance Board (HEDA), which includes all the stakeholders, for approval. BIS expect to publish the document in the new year once it has been to their ministers.</p> <p>Sitting alongside the Strategy is a separate document which gives a progress update on the NAO recommendations which included:</p> <ul style="list-style-type: none"> • The development of a joint repayment strategy • Publication of a transparent and readily understandable forecast for the amount it expects to be collected each year and report on any variance – BIS have been developing a table setting out annual forecast repayments and out-turn (the amounts received and recovered) • Setting internal performance targets – Within the Memorandum of Understanding (MoU) HMRC has Key Performance Indicators (KPIs) and the SLC has Scorecard measures, these are being reviewed and updated. • Developing a strategy for data sharing • Improve collection from overseas borrowers • Improve online customer services – work ongoing on the digital strategy. • Maximise the value of the loan book for potential future sales. <p>Bethan Chant provided an update on HMRC’s contribution to the strategy, which includes:</p> <ul style="list-style-type: none"> • Looking at our processes to see how we can enhance them • Looking at customer journeys • Review of policies with BIS • Review of cross-government data-sharing • Integration of student loans information into online accounts • Review of customer correspondence 	
4. RTI Exploitation		
Paul Crooks	<p>Following the introduction of Real Time Information (RTI) we have been looking at how HMRC and the SLC can make use of it to provide more frequent updates. We have previously explained that at present the HMRC and SLC systems are unable to make use of it. But behind the scenes we have been exploring how we might take advantage of RTI.</p> <p>Paul asked if employers expect RTI to be used. - Mathew Brown advised that there is an expectation that if they are providing information in real time then they would expect HMRC to be using it in real time. Mathew made the comparison to Department for Work and Pensions (DWP) who also pass on information. He added that they would expect the information to be used monthly</p>	

if not more frequently. While there is an understanding that HMRC and the SLC may need to build a new IT system, the borrowers don't expect to continue getting a statement nine to ten months after the tax year and out of date.

Paul provided an update on what HMRC has been doing which is to work with the SLC and BIS to look at how we can enhance the current system. We have looked at the feasibility of sending the information daily, weekly and monthly and are leaning towards weekly or monthly. We did consider real time but although information is provided in real time it is not always used in real time. We have considered the pros and cons for each of the daily, weekly and monthly options and how they fit with other deliverables and impact on current processes. One of which is our validation process where we manually intervene to check some of the data before sending the information to the SLC. Our work on the Employer Prompts fits into this stage. This is where an employer has not made a student loan deduction and we will make use of RTI to notify employers electronically.

Mathew Brown advised that there is an expectation that HMRC will upgrade their system to meet RTI. Steven Darling added that we make interventions to ensure the data we are sending to the SLC is accurate. There is a slight risk with information going straight across and we want to maintain sending a high level of quality information with minimum delay. Samantha Mann and Mathew Brown agreed the need to ensure the quality of data. As current validation is on an annual basis we also need to consider how we cope with validation on a daily, weekly or monthly basis. Alex Lawrence advised that there were issues around the assurance of information and impact on frequency the interventions would be the same as on an annual basis but the frequency would increase.

Mathew brown suggested that HMRC highlight the top 10 reasons for intervention to employers to help reduce future interventions. Alex Lawrence advised that about five years ago around 200,000 exceptions did not flow direct to the SLC. When these exceptions were checked it was found that the majority didn't need any intervention and could flow directly to the SLC. We therefore adopted a process now check later approach as the assurance risk was so small. The majority of cases would flow direct to the SLC and we only check a sample of these cases.

Mathew Brown stressed that there would be increasing pressure to use RTI data. Alex Lawrence advised that they would start with moving from an annual cycle to a monthly one, which would be a big improvement, and then look further.

Samantha Mann asked if impacts on online accounts had been considered. – We are looking at what we can send and how, and the SLC are also looking at how to use the borrower information. Paul Crooks added that we currently send at 'borrower' level which is an annual figure covering all employments and in the future we are looking to send employment by employment. Alex Lawrence advised that we are also looking at demand management (why customers contact us) and at complaints to help understand any delays in the system.

	<p>Geoff Castle asked why we have to intervene and what the errors are – Paul Crooks gave an example of the Self Assessment (SA) return and the box for ticking if you have a student loan. Paul explained that sometimes borrowers tick the box in error as they have a loan but not an income contingent one and in other cases borrowers forget to tick the box. Paul added that we are also looking at the possibility of pre-populating the SA return with the correct ‘tick’. Although this is still in the early stages and we are looking at feasibility. Mathew Brown agreed that this was a good idea and would help borrowers.</p> <p>Alex Lawrence provided some examples from an employer’s perspective which were:</p> <ul style="list-style-type: none"> • Employers have made student loan deductions which are not expected as the borrower has an old style loan and in these cases the deductions will have to be repaid. • An individual form P14 shows income in excess of the repayment threshold but no student loan repayments have been deducted. It may be that the employer is not aware they are a student loan borrower. • The amount of student loan repayment deducted doesn’t equal nine percent. This may be because they didn’t start until part way through the year or they received a bonus. <p>Using RTI, when a payment summary is received showing ‘nil’ deducted but they are earning above the threshold, we will be able to tell the employer straight away. Alex Lawrence explained that it is important for BIS to collect the correct amount and as there is no arrears policy any amounts not collected at the time remain outstanding. Geoff Castle asked if these amounts should not be pursued. Alex Lawrence advised that this had been looked at previously but there was complexity around the delivery and it had not been taken forward. Bethan Chant added that this was likely to be talked about under the policy review.</p> <p>Paul Crooks summed up work on RTI by saying that over the next few months HMRC will be working with BIS and the SLC to look at the daily, weekly and monthly options and agree a way forward.</p>	
5. Digital update		
Bethan Chant	<p>Online accounts</p> <p>Working closely with SLC on online accounts to ensure there is the same information in both accounts and the figures match up.</p> <p>HMRC online accounts for individual customers don’t include student loan repayments, but as more elements are added we are making sure that student loan repayments are included.</p> <p>At the previous meeting Claire McGhee from the SLC touched on SLC’s work on their online accounts. There has not been a lot of progress since then. They have carried out some user testing and received positive responses around it being as expected, easy to use and accessible. On the negative side the feedback has been</p>	

about logging in and password re-set.

Samantha Mann asked about SLC's log in. Bethan Chant advised that it was separate from GOV.UK's log in. Bethan added that we would like to have a link between the two but this is aspirational at the moment. There will therefore be a need for an Identity Assurance (IDA) log on for both sites.

Other feedback to the SLC was that the balances were not up to date or current and customers expected to see interest on the statements.

HMRC and the SLC will be developing and rolling out their online accounts over the next couple of years. Over next two years we will see all HMRC services move online and over to IDA (gov.uk verify – user facing name). The initial prototype for HMRC's individual customers is looking very good.

'Digital by default'

The fix to change the default option from paper to electronic went through in October and we should have some information on the numbers affected by April. Current figures show that 46% receive paper SL1 forms (student loan deductions - start notice). Employers can still receive paper forms but they now need to request them.

Linda Pullan highlighted a problem in that customers are unaware of the move to digital and have not realised that the forms have been sent to them on online and have not picked them up.

Alex Lawrence added that we were aware of this problem with Data Provisioning Service (DPS) and a prompt email would be sent to tell the employer to go and access the system. However the information only sits there for a short time before it goes into the archive. A further problem with DPS is that it is a read only system.

Mathew Brown highlighted that some employers, who had registered for online services, had never accessed them.

Samantha Mann added that interventions will highlight some issues and the need for employers to check online.

A query was raised whether you could search on a number. Linda Pullan advised that there is the PAYE desktop facility but it is not highlighted enough.

Mathew Brown asked if we knew how many notices were not viewed in time. This would highlight the employers who were not aware that the information was being sent online.

Action – To look into the number of notices that are not viewed in time.

Bethan
Chant (1)

	<p>Social Media</p> <p>HMRC is working closely with SLC on developing a strategy for communications with repayment customers (individual borrowers). The SLC already have a ‘Student Room’ an online portal, which is the largest student site in Europe.</p> <p>We are looking at how we can interact better with employers through social media, for example telling them about threshold changes.</p> <p>Bethan asked the Group if they use Twitter or other social media and the following points were noted:</p> <ul style="list-style-type: none"> • LinkedIn is helpful. (Linda Pullan) • ‘What’s new’ on HMRC is used although it doesn’t always include everything. • They view ‘twitter’ and ‘facebook’ as a personal tool and not as a business tool. (Mathew Brown) <p>Bethan would like feedback from the Group on:</p> <ul style="list-style-type: none"> • Which social media tools or forums we should be considering to get messages across to employers/ agents/ borrowers. • What function social media messages should fulfil. Should we use them to inform, ask for information, or should we develop our presence on forums? If for getting information out, what sort of information? 	<p>All (2)</p> <p>All (3)</p>
<p>6. GOV.UK</p>		
<p>Alex Lawrence</p>	<p>Alex Lawrence advised that at the last meeting there was a lengthy debate on the transition across to GOV.UK, and its impact on users and on Government Departments getting the information onto the site. As a result we decided to keep this as a rolling agenda item.</p> <p>The home page for all GOV.UK content can be found here: https://www.gov.uk/</p> <p>Alex provided an update on where we are with Student Finance information:</p> <p>Most, if not all, the employer information is on the GOV.UK site and can be found within the employer payroll section of Gov.UK. This information covers:</p> <ul style="list-style-type: none"> • Basic information on how to operate student loans - https://www.gov.uk/new-employee/student-loans - • The E17 Collection of Student Loans - employer helpbook - https://www.gov.uk/government/publications/e17-collection-of-student-loans 	

- SL3 student loan deductions tables - <https://www.gov.uk/government/publications/sl3-student-loan-deduction-tables>
- Specific circumstances including the Repayment of Teachers (RTL) scheme - <https://www.gov.uk/special-rules-for-student-loans>
- Consultation Group minutes of meetings. - <https://www.gov.uk/government/groups/collection-of-student-loans>

The information still to go across is for individual borrowers and Self Assessment (SA). The timeline for this moving across is the end of the year or early in the new year. We are well on our way to completing the full transformation from HMRC to GOV.UK

The CSL factsheets, the leaflets which provide information to employers and agents and were based on feedback from this Group, have still to go across. Alex Lawrence advised that GOV.UK do all the administration and updates but we do try to influence them where we can.

There was further discussion and the following points were noted:

- Samantha Mann asked about the leaflets. Alex explained that they are part of the continuing migration but we may come up against resistance.
- Mathew Brown asked about situations where the information is technically wrong and how to fix it. Alex advised that he should go to GOV.UK first but to let us know as well.
- Linda Pullan highlighted that the biggest challenge was not that the information was incorrect but that it was incomplete.
Alex Lawrence advised that we only provide the material and then GOV.UK change it to fit their style and sometimes the message can be lost.
Mathew Brown added his concern, which was that it is then open to interpretation and can be read differently.
- Linda Pullan highlighted that when things change they are not made aware of the change and she has fed this back. Mathew brown suggested that it is also helpful to have the previous years' information, for example for the threshold. Linda Pullan agreed and added that the date or which year it refers to is also helpful to be able to identify the current information.

Bethan Chant re-enforced the message for the Group to continue to feedback on GOV.UK content through the GOV.UK function, but also to let us know (through Christine Rowse) if any of the student loan content is inaccurate, misleading or inadequate.

7. HMRC updates, including policy and legislative changes

Paul Crooks

Software Developers Technical Pack

The Software Developers Technical Pack for plan 2 was sent out at the end of October. Paul Crooks agreed to present this information at meetings moving forward when Software Developers Technical Pack are issued for student loans. HMRC are looking to have links to the packs through GOV.UK and once we get confirmation that this is available he will update the group.

Electronic prompt to employers

We are proposing to send out prompts where no student loan repayments have been deducted but are expected. The prompt will be sent directly after a Full Payment Submission (FPS) and will be a secure electronic message asking the employer to just check the record. We are looking to implement this from April 2016.

Samantha Mann stressed the need to make the message clear if using the Generic Notification Service (GNS), by adding 'who it's for' (customers' name). Mathew Brown added that there was also a need to include the employee, employer and what it relates to in the message. Paul Crooks advised that it may not be GNS that we use; but these comments will be useful. Mathew Brown asked if there will be any testing or a pilot. Paul Crooks advised that we are still at the early design stage.

Mathew Brown highlighted that employers often auto correct and suggested that the prompt wasn't sent after the first incorrect FPS. There will be occasions when the employer doesn't have all the information at the first FPS but will correct the position by the second FPS. Steven Darling advised that we were still exploring options and there was no decision yet on when the prompt would go out. Mathew Brown added that where the employer has corrected they may ignore the prompt so it may be worth looking at the data first to help determine the best timing. Alex Lawrence explained that the driver is to get borrowers into repayment as quickly as possible so we will need to balance the two.

Paul Crooks advised the prompt was aimed at individuals who move between employments. Previously the form P45 (details of employee leaving work) or form P46 (PAYE - notice of new employee / new employee with no P45) would have helped identify the movers.

Linda Pullan highlighted an issue where an employer had added two pay periods together which then attracted student loan deductions. Alex Lawrence advised that this would not be repaid automatically by the SLC; the customer would need to claim it back from the SLC if they were below the threshold for the year.

Steven Darling summed up by saying that we would be looking at our approach to maximise the impact and would keep the conversation going with the Group as we developed further.

<p>Bethan Chant</p>	<p>Review of customer correspondence We explained in the agenda email that we are starting a review of all HMRC customer correspondence. We'll be looking at how we get our message across and whether we can improve clarity for borrowers and employers.</p> <p>We attached a "start" notice (SL1) which tells employers to start deducting repayments from an employee, and a "stop" notice (SL2) and would welcome any comments on content and tone.</p> <p>Linda Pullan asked if the link on the SL2 will be updated, Bethan confirmed that it would.</p> <p>Action – To let us have your feedback on the content/ tone of SL1s and SL2s and any other student loan letters we issue.</p> <p>Annual tax summaries. These are being sent out to 24million customers. The summary shows how an individual's IT and NICs has been calculated, plus how personal taxes have been spent (broadly). Student loan deductions are not included but there is a link which clarifies this.</p>	<p>All (4)</p>
<p>Alex Lawrence</p>	<p>P14 Processing We are expecting 3 million P14s to go to the SLC and just over 2.95 million have been sent, which is 98.3 percent. There are only small numbers being sent in now so we have almost completed processing. We have therefore agreed, with the SLC, that we will adopt the 'P60 process' for any borrowers who get in touch about a missing statement or payment. This is where the borrowers provide evidence of the student loan amount (usually a P60) and this will be confirmed with HMRC to allow the borrower to get credit for this amount.</p> <p>SLC position on P14 processing. The SLC have uploaded all the P14 information received from HMRC onto their system. They only have 60 thousand statements to go out next month.</p> <p>KPI performance We are at the mid-point in the year and in line to achieve all our targets.</p> <p>There are no service issues causing difficulties and we are looking to develop improved exception handling and demand management.</p>	
<p>8. BIS updates</p>		
<p>Karen Duncan</p>	<ul style="list-style-type: none"> • Working on the Joint Repayment Strategy • Looking at regulation changes but there are only a couple and none from HMRC: <ul style="list-style-type: none"> • Clarifying an amendment made last year which allows the SLC to ask for information. The wording was queried by 	

	<p>the Select Committee and regulation 23 will now set out exactly what can be included, for example bank accounts, building society accounts, income from savings.</p> <ul style="list-style-type: none"> Looking at the wording for the default to Plan 1. If the borrower gives the wrong information, and should be Plan 2, then they will overpay but this amount will not be refunded. The re-wording is to make this explicit in the regulations. <p>Samantha Mann highlighted that if a borrower goes overseas they are still due to make a repayment, but when she asked a number of people she had found that there is a misconception that this is not the case. She wanted to highlight that there may be a need to raise awareness that if a borrower goes abroad they will still have to repay.</p> <p>Al Smith advised that the SLC Roadshow unit will cover this. They will also be talking to universities and will raise this point. It is also made clear in the terms of the loan.</p> <p>Bethan Chant added that the SLC use the Student Room and this should be included there.</p>	
9. Review of action points		
1/090914	<p>Kelly Sizer asked about the suite of resources on the website and if this can be accessed externally. Claire advised that it could be and will share the link to the practitioner's website. This is not a public facing site for students but is aimed at practitioners who would then share the resource as needed. Claire explained that following feedback the website is being changed as they had currently grouped the information by audience type but the preference is for it to be grouped as a package. The changes will be made in line with the launch of the 15-16 Academic Year (AY).</p> <p>Action – To send the link to Christine Rowse for sharing with the Group.</p> <p>12.11.14 –The link for the Practitioners site and resources is http://www.practitioners.slc.co.uk/</p> <p>Closed</p>	Claire McGhee
2/090914	<p>Samantha Mann asked that with the SLC's resource issue could the representative bodies help to get the information out. Claire McGhee advised that if the information already exists she would be happy for it to be distributed. But where information exists, but it is needed in a different format then they would need resource to help get it out.</p> <p>Samantha mentioned some work CIPP is doing with schools on tax and national Insurance and what a payslip looks like. Claire offered to discuss this further off-line.</p> <p>Alex Lawrence asked if they had any plans to enhance direct engagement with borrowers when they go into repayment and</p>	Christine Rowse

	<p>how to align this engagement with HMRC. Claire explained that they use the Student Room, which is an online community, to talk to students. They use analytics to identify the 'searches' student are making and would welcome further discussion, which they will take of-line.</p> <p>Action – To provide contact details for the SLC to follow up on off-line activity.</p> <p>26.9.14 – Contact details sent to the SLC</p> <p>Closed</p>	
3/090914	<p>Linda Pullan highlighted that if this was to be a generic notice there are teething problems with the Generic Notification Service (GNS). Linda explained that where employers are not getting the right messages at the right time they are ignoring the messages. Paul advised that we don't know if we will be using GNS as the solution is still unclear at present.</p> <p>Samantha Mann added that while the concept of GNS was good, with different business areas using it, there is a danger that employers will receive too many messages and again they may be ignored especially by agents.</p> <p>Alex advised that it would be explored as part of early development.</p> <p>Samantha added that it was important to clearly identify the client as well as the individual on the message especially for agents. They need to be able to distinguish between messages and recognise any that require action.</p> <p>Paul asked the Group to send in their experiences of using GNS.</p> <p>Action – To send in their experiences of using GNS.</p> <p>25.11.14 – No further experiences have been shared.</p> <p>Closed</p>	All
4/090914	<p>Claire McGhee mentioned that the SLC have people going out to speak to trainers. BIS is also doing some work in this area, for example they have a group of graduates and they will be talking to the new starts for AY15-16. They will also be speaking at schools to parents and their children. Karen will share the link to this work with the Group.</p> <p>Action - To send the link to Christine Rowse for sharing with the Group.</p> <p>25.11.14 –The website for the student finance tours is at https://www.gov.uk/unimoney There are also some leaflets which are included in the email.</p> <p>Closed</p>	Karen Duncan
5/090914	<p>Bethan touched on the Sharia-compliant consultation, BIS received a high response which was in favour of having an alternative student financed product. However putting a suitable vehicle in place will take time. Karen will share the link to the</p>	Karen Duncan

	<p>response to the consultation with the Group.</p> <p>Action - To send the link to Christine Rowse for sharing with the Group.</p> <p>25.11.14 –The response to the Sharia consultation is at https://www.gov.uk/government/consultations/sharia-compliant-student-finance</p> <p>Closed</p>	
6/090914	<p>Samantha Mann highlighted that the impact of Gov.UK on guidance and the closing of HMRC website are further changes of interest. Alex Lawrence added that if we understand the impact on the Group and by co-ordinating our understanding we can influence and change a lot by working together. Ann Elmer highlighted that we need to keep the historical information. Linda Pullan advised that there was an archive and will share the link with the Group.</p> <p>Action – To send the link to Christine Rowse for sharing with the Group.</p> <p>25.11.14 –Linda had some technical difficulties with the link and is consulting a colleague.</p>	Linda Pullan
7/090914	<p>No further new members were proposed although there was a request to confirm that the NUS are still members. Steven suggested that he contact some of the members to introduce himself and to review the current members.</p> <p>Action -Steven reviewed the membership and spoke to David Malcolm, who is happy to continue as the NUS rep and if he is unable to attend will send a deputy. Steven also spoke to Peter Wilkinson who is happy to attend as the new ICAEW rep.</p> <p>Closed</p>	Steven Darling
10. Any Other Business		
	<p>Steven covered the following:</p> <ul style="list-style-type: none"> • Thanked Mathew Brown for hosting the event. • Advised that Helen Hargreaves who represented CIPP (Chartered Institute for Payroll Professionals) is moving on, and welcomed Samantha Mann as the new CIPP rep. Steven also passed on Helen’s best wishes to the group. • Welcomed Peter Wilkinson from ICAEW (Institute of Chartered Accountants in England and Wales) who is replacing Angela Williams. • The email from Linda Pullan where Payroll Alliance presented Liz Cunningham with the Award for Services to the Payroll Profession in recognition of the fantastic work she did as chair of the Student Loan Consultation Group. 	

	Linda Pullan added that Liz Cunningham had accepted the award on behalf everyone in the Group, HMRC, BIS and the SLC.		
	No other issues were raised and Steven Darkling advised that at the next meeting we would cover the Joint Repayment Strategy and RTI exploitation as they would be at a more advanced stage.		
	The dates for the next meeting were highlighted and Steven Darkling proposed moving the time to 11:00 to 13:30 and this was agreed by the Group.		
Date and venue of next meeting (11:00 – 13:30)			
Future Meetings	Date	Location	
	Tuesday 3 March 2015	Conference Centre, BIS offices, 1 Victoria Street, London.	
	Tuesday 2 June 2015	TBA	
	Tuesday 8 September 2015	TBA	
	Tuesday 1 December 2015	TBA	