New and returning students urged to apply now for student finance

In 2020, SLC processed and paid more students than ever before and the next academic year looks set to be another record-breaker. Data published by <u>UCAS</u> showed 42.6 percent of all 18-year-olds had applied for university by the main January deadline, which is up from 39.5 percent on last year. At the Student Loans Company, we have already experienced a significant increase in applications, with applications up by more than 10% on last year.

Given the current economic climate, SLC's role in enabling access to further and higher education has never been more important. It is our responsibility to ensure students have the finance in place to help them achieve their academic aspirations; and, so that students have the best possible start to their course, we want that finance to be in place by the start of the academic year.

We are looking very carefully at how the increasing applicant numbers may impact on the delivery of our services this year. Undoubtably, the high volume of students coming through the system will put pressure on us. This is particularly true at a time when we continue to prioritise the health and safety of colleagues by supporting them to work remotely due to Covid-19. We expect that over our peak periods this year we will very busy — in particular, we could see longer call queues, meaning customers may have to wait for longer than usual to speak with us. I am grateful for the patience that has been shown by our customers to date and I hope they will be reassured to know we are doing everything we can to ensure that any impact is minimal.

There is one simple step undergraduate students and potential students can take to ensure they have the student finance in place before term start this year — and that is to <u>apply online</u> now.

Applications are open for undergraduate students in England and students in Wales will be able to apply from late April. By applying before the deadlines (21 May for new students and 25 June for returning students) students can be confident their finance will be in place when their studies start.

Students should apply now even if they are unsure what course they will be doing or what university they will attend. If students wait for a confirmed offer before applying for student finance, it may be too late to have student finance in place by term start.

Applications take six to eight weeks to process so students do not need to contact us during this time to check on the status of their application. We will contact them, or their sponsors, should we require any additional information to support their application.

Since the start of the pandemic, we have provided support to customers by

making additional information available online. Over the coming weeks and months, we will continue to provide extra information to address some of the key questions that we know new and returning applicants have at this time of year. So, if you are a student, a parent or sponsor and have any questions for us, I would urge you to visit our <u>FAQs</u> or get in touch with us by social media, and of course, <u>apply now</u> to ensure your student finance is in place for start of the next academic year.

CMA and regulators deliver for consumers in 20/21

Press release

The CMA's 20/21 report shows how concurrency arrangements with other regulators have helped deliver benefits for consumers over the past year.



- The CMA and regulators have made good progress in enforcing competition and delivering for consumers in the face of the coronavirus (COVID-19) pandemic.
- 3 new investigations launched by the CMA, the FCA and the ORR to investigate competition concerns in regulated sectors.

The CMA's 20/21 report shows how concurrency arrangements with other regulators have helped deliver benefits for consumers over the past year.

In the UK, competition law is applied in the regulated sectors by the Competition and Markets Authority (CMA), as the UK's primary competition authority, and also by the relevant regulators of specific sectors. This 'concurrency regime' is designed to allow the CMA and regulators to cooperate with each other when they investigate anti-competitive activities, such as price fixing, and on other work, for example, market studies and investigations. Between them, the regulators cover sectors that account for approximately 25% of UK GDP and include services that millions of people rely

on every day, such as communications, energy, rail and water.

This latest report outlines developments over the past year, including examples of how the CMA and other regulators have worked with each other to promote competition and increase their effectiveness at enforcing competition law.

The report also takes a look at the future of competition enforcement in the regulated sectors, including the likely increase in investigations now that the UK has left the EU, and the impact of the pandemic on businesses and consumers.

Highlights include:

- 3 new investigations launched by the CMA, the FCA and the ORR to investigate competition concerns in online payments, financial services and rail services, respectively
- 2 fines following the CMA-led investigations into the <u>private healthcare</u> and <u>financial services</u> sectors, totalling over £19 million
- 3 ongoing investigations launched by Ofgem, Ofcom and PSR, resulting in those regulators provisionally finding breaches in competition law.
- The CMA's and regulators' responses to issues caused by the pandemic and advice to government on legislative approaches to address them, such as:
- <u>Advising government</u> on exclusion orders legislation to relax competition law in specific circumstances to enable a coordinated response to the pandemic
- Publishing <u>guidance</u> on cooperation for UK businesses who find it necessary to liaise with competitors (for example, to ensure continued supply or to assist with national and local efforts to tackle the pandemic)
- Four investigations into suspected charging of excessive and unfair prices for hand sanitiser

Andrea Coscelli, CMA Chief Executive, said:

We are pleased that, 7 years into this regime, cooperation between individual sector regulators and the CMA is only getting stronger. Our constructive working relationship with other regulators is crucial in enabling us to be more effective in promoting competition in sectors consumers rely on. This has resulted in practical benefits for many consumers, including fair prices, more choice and better quality services.

The events of the last year have further highlighted the importance of this joined up approach, which has allowed regulators to take effective action — ensuring businesses can continue to operate and customers can continue to get a fair deal. We remain vigilant in identifying areas where competition is at risk and will not hesitate to take action where necessary.

Read the Annual Concurrency Report 2021.

Notes to Editors

- The sector regulators involved in the concurrency arrangements alongside the CMA are: Civil Aviation Authority (CAA), Office of Communications (Ofcom), Gas and Electricity Markets Authority (Ofgem), Financial Conduct Authority (FCA), Payment Systems Regulator (PSR), NHS Improvement (NHSI), Office of Rail and Road (ORR), Water Services Regulation Authority (Ofwat) and Northern Ireland Authority for Utility Regulation (NIAUR).
- 2. For media enquiries, contact the CMA press office on 020 3738 6460 or press@cma.gov.uk.

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<u>Collision at Smiths Lower Cefn user-worked crossing</u>

At around 13:44 hrs on Monday 22 June 2020, a Transport for Wales (TfW) train struck a van which was foul of the track at Smiths Lower Cefn user-worked crossing (UWC), near Welshpool. When the collision occurred, the van driver was in the area of the vehicle's open offside door. The collision caused the van to spin around, projecting the van driver into an adjacent field. The van driver suffered serious, life affecting injuries because of the collision. Based on the evidence found on site, and the position of the van as was seen on the train's forward-facing CCTV, RAIB consider that it is possible that the far side gate of the crossing began to swing back as the van crossed, causing the driver to stop and attempt to get out of the van while it was still foul of the line.

TfW notified RAIB of the accident soon after it occurred. We have since gathered evidence from the railway industry and carried out a preliminary examination into the circumstances in which it occurred.

Based on the evidence gathered, RAIB has concluded that the accident occurred because the van driver did not call the signaller in control of the crossing to get permission to cross, prior to doing so. RAIB have not been able to determine with certainty why he did not call. The van driver was unfamiliar with the crossing, and with user worked crossings in general. RAIB considers that it is probably the case that the van driver also did not read some, or all of the instructions on the signage at the crossing, prior to using it.

RAIB has reviewed the findings of its preliminary examination and has decided not to carry out any further investigation of the accident. RAIB previously

investigated a similar accident at Frognal Farm UWC in October 2017 (RAIB report 10/2019), which covered topics relevant to the accident at Smiths Lower Cefn UWC. Findings from that investigation showed that the van driver in this accident also did not use the telephone to contact the signaller. This was in part because the information on the signs at the crossing were not clear and concise, and unfamiliar users could misunderstand the instructions. Of particular relevance to the accident at Smiths Lower Cefn UWC was RAIB's finding that the requirement to stop and call the signaller could be overlooked as it was not present in the numbered list of instructions lower down the sign.

RAIB made four recommendations from the Frognal Farm investigation. Two of these, addressed to a combination of Network Rail, the Office of Rail and Road (ORR) and the Department for Transport (DfT), specifically related to the provision of signage, and improving the clarity, conspicuity and wording of instructions to crossing users. At the time of writing, both recommendations are being progressed towards implementation.

Recommendation 1 also considers the issue of how authorised users are expected to be briefed in the context of the ever-increasing use of contractor-driven delivery vehicles to private and commercial properties. This also raises the more general issue of the concept of an authorised user in the current circumstances.

RAIB has previously carried out many investigations into other accidents and near-miss incidents at user worked crossings, including a class investigation (RAIB report 13/2009) into such crossings, which was published in 2009. The class investigation noted a previous collision at Smiths Lower Cefn UWC-T on 10 September 2008, where the driver of a lorry admitted using the crossing without calling the signaller. Near-miss incidents at such crossings are often notified to RAIB or are seen in Network Rail's daily control log. An investigation into a near-miss at Coltishall Lane UWC-T on 21 January 2021 is currently ongoing (details on the RAIB website).

Given the risk posed by such crossings, and the large number still present on the network, RAIB remain concerned that accidents and incidents will continue to occur unless substantive action is taken.

RAIB have written to Network Rail, copied to ORR and DfT, to alert them to this event and the need for action to implement previously made recommendations.

Functional Skills qualifications conditions, requirements and quidance

<u>updated</u>

News story

Ofqual publishes changes due to the extension of legacy English and mathematics Functional Skills qualifications.



We have today (22 April 2021) published a small update to the following conditions, requirements and guidance for English and mathematics Functional Skills qualifications documents:

The changes give effect to the Secretary of State's decision to extend the end date for continuing learners on the legacy Functional Skills qualifications until 31 July 2021.

In December 2020 we consulted with awarding organisations offering the legacy qualifications on the proposed minor changes to our conditions and guidance. We did not receive any objections to our proposals, and we have therefore implemented the changes to our conditions to extend the regulation end dates for the legacy qualifications.

We have written to awarding organisations that offer the legacy qualifications separately to inform them of our decisions.

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<u>AAIB Report: N967FE, Abnormal runway</u> <u>contact on landing, Terrance B</u>

Lettsome International Airport, British Virgin Islands

News story

The aircraft, a Cessna C208B Super Cargomaster (N967FE) made a hard landing two thirds of the way along the runway and left the paved surface during the landing roll, 23 Sept 2020.



The pilot was operating a cargo flight from San Juan, Puerto Rico to Tortola, British Virgin Islands. He discontinued the first approach due to poor weather. Following the second approach the aircraft made a hard landing that was 795 m beyond the threshold of the 1,206m runway. During the landing roll the aircraft veered off the runway damaging the wheels, landing gear and baggage pod.

Data from the aircraft showed that the approach did not meet the operator's stable approach criteria. It also showed that the engine was running below the normal flight idle speed during the last few moments of the flight. Examination and testing found no evidence of anomalies with the engine. It was not possible to determine why the engine was operating below the normal idle speed whilst in flight.

It is likely that the pilot was experiencing high workload due to the unstable approach and poor weather and this may have limited his ability to deal with the situation. The operator intends to update its operations manual to state explicitly the altitude by which stable approach criteria must be achieved for all types of approach.

Read the report.

Media enquiries call: 01932 440015 or 07814 812293

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