

# Transforming SLC to support the post-Covid economy

The recently published Skills for Jobs white paper sets out an extensive suite of reforms for post-16 education.

In doing so it envisages a fundamental shift in the way further and higher education is accessed, and how student finance will need to be delivered by the UK Government. It will not be lost on many readers that the implications for the Student Loans Company and our administration of student finance in the coming years are potentially mammoth.

## **Loans for lifelong learning**

Right now, there is an urgent need to rebuild the pandemic-impacted economy and skills must be at the centre of that. Effectively and efficiently financing those skills is imperative and SLC exists to enable people to invest in their futures through further and higher education. But delivering the ambitions set out in the white paper will require extensive change for SLC. Building on the Prime Minister's "Lifetime Skills Guarantee" speech in September 2020, the white paper commits to implement a flexible Lifelong Loan Entitlement (LLE) to the equivalent of four years of post-18 education from 2025, to use over a lifetime.

The government's intention is that the LLE will support modular provision, so that learners can build up credits flexibly over a period of time through online and blended learning. This is a fundamental shift away from the qualification-based loan products currently offered to students. It will be a shift for SLC's various systems, IT, operational structures and processes, which are currently predominately geared towards an academic year delivery cycle. It will be a major shift too in the way SLC currently conceives of and services its customers which is first as applicants, then students and then repayers; under the new model envisaged by the white paper, they could conceivably be all three at once.

## **Simplifying the system**

Notwithstanding the change and challenge it will bring, SLC sees that the introduction of LLE presents an opportunity to tackle existing complexity within the student finance system and simplify SLC's administration of funding. [SLC intends to support government from the earliest stage to ensure these proposals become user-centred-designed, efficient, and effective student finance products.](#)

SLC is perhaps now better positioned than it has been in a long time to deliver such significant reforms. [In 2020, despite the multitude of challenges brought by the pandemic, we performed strongly and the organisation showed itself to be thoughtful, adaptable and confident.](#) We

processed more applications and paid more students than ever before. We also took significant and long-awaited steps to improve our customer experience – introducing a new online repayment service giving customers up-to-date balance information for the first time; and introducing a digital evidence upload function, removing some of the need for students to post hardcopy evidence, which we know is a significant pain point in the application journey.

But there are more improvements to be made – and I am determined that before we can deliver a new student finance model, we must finish the job of transforming how we currently deliver our services and simplify and stabilise our technology, because this will lay the groundwork for a better customer experience from the outset. In the coming months, we will take a significant step towards improving the student finance application service as we roll out a new customer engagement management system.

This is the first fundamental change to how our teams interact with customers, initially to enable more customer queries to be resolved via self-service or at first point of contact. Later in the year, we will start to proactively provide customers with real time status updates on their applications. We are also currently reforming the provision of Disabled Students Allowances to enhance the customer experience and improve value for money for the taxpayer.

Crucially, the changes we are making this year will enable us to upskill colleagues to focus, via a case-management approach, on the more complex customer cases – those who most need our support on their student finance application journey.

To ensure the voice of our customer is at the forefront of these changes, [we have recently launched a Student Finance Customer Panel](#). The Panel will enhance SLC's understanding of the customer journey – it will inform, shape and challenge us as we strive to deliver an outstanding customer experience.

We have made recent strides towards our ambition to be a modern, responsive and sustainable organisation for our customers, colleagues and shareholder governments – but there is more to do. 2021 will be a year in which SLC focuses on significantly improving our customer experience; but we are also already looking ahead to the changes, challenges and opportunities the white paper brings for us. If 2020 has taught me anything it is that SLC can be the agile organisation needed to deliver these changes, and we are up for the challenge.

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# Better regulation needed to protect environment and boost economy, says Environment Agency Chief Executive

The Chief Executive of the Environment Agency, Sir James Bevan, is calling for a modern approach to regulation in order to protect air, land, and water from future threats, including the climate emergency.

Sir James' appeal comes as the UK contemplates its Covid-19 economic recovery with the freedom to determine its own laws outside the EU.

He says that better regulation, not deregulation, is needed to allow companies to thrive while protecting nature and communities from the effects of the climate change and other risks such as new technologies.

Sir James said:

The economic damage done by Coronavirus means we need rapid recovery and the kind of regulation to facilitate that. And after leaving the EU, the UK has the opportunity to set its own rules and modernise regulation.

But we must avoid false choices. Better regulation isn't code for deregulation. The test for any changes in legislation must be that they will deliver better environmental outcomes as well as being good for the economy.

Good regulation isn't complicated, bureaucratic, and costly; it is simple, impactful, and money-saving. The best regulation will stop environmental damage at the source, rather than the costly impact to the public purse and the environment of responding to damage after the event.

We also need the right resources, funded by operators and by Government, to deliver the high ambitions we all have in enhancing our environment. Ultimately we will get the environment we are prepared to pay for.

Sir James' words coincide with a new report that reveals the importance of environmental regulation in protecting air, water, and land from harmful pollution.

The EA's Regulating for People, Environment and Growth report (RPEG) shows how communities and ecosystems are currently being protected from existing risks posed by industrial activities.

The RPEG report, comprising data from regulatory activities in 2019, shows

many improving trends in environmental compliance, pollution incidents, crime, and emissions.

Since 2010, emissions of air pollutants have fallen significantly (nitrogen oxides by 63%, sulphur oxides by 81%, PM10 particulates by 34%); the number of serious pollution incidents fell 12% to 467 from 2018 to 2019; and waste recovery at permitted sites has improved to a record 74%.

The report also shows that, in 2019:

- The EA processed around 320,000 transactions for businesses and individuals
- The EA stopped illegal waste activity at 940 sites, 3% more than the previous year
- The EA inspected 1,889 containers to help prevent illegal waste exports
- Businesses and individuals were fined £4.4 million for environmental offences.

Sir James added:

This report shows that regulation works. And now we must look at how we use regulation to tackle the climate emergency – the biggest of all threats to our environment, our economy, and our planet.

We are already playing a significant role through regulation, by enabling the technologies needed to decarbonise the UK economy, including nuclear, hydrogen, and carbon capture, and we have launched the new UK Emissions Trading Scheme.

But as we and our world continue to change, we must not allow the environment to be left behind.

[The full Regulating for People, Environment and Growth report is available online.](#)

The Environment Agency's vision of promoting green growth and a sustainable future is a key strand of the ['EA2025' five-year action plan, which can be found online.](#)

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## [Court case and motor insurance](#)

The Government Actuary's Department (GAD) has undertaken a high-level review to explore the potential impacts of a court ruling on the scope of the compulsory motor insurance cover.

The [review was written for the Department for Transport \(DfT\)](#) which asked GAD

to look at the range of costs involved in extending insurance cover. The changes affected both existing vehicle types as well as new vehicles and activities, including the impact on UK motor sports.

## **Legal ruling**

The legal ruling came about after a court case was brought by a Mr Vnuk, a farm worker in Slovenia. He was injured in an accident involving an insured tractor and a trailer, on farmland in 2007.

Domestic courts rejected the claim, but it was subsequently referred to the European Court of Justice who ruled in favour of the farm worker; the Vnuk Judgment.

This challenged the UK's interpretation of motor insurance requirements, potentially increasing both the types of vehicle that needed to be covered and the situations when insurance was needed.

## **GAD's expertise**

GAD undertook the analysis between 2017 to 2019. We considered the impact of a number of different policy options that DfT could pursue in response to the legal ruling.

In further analysis in 2019, GAD revisited the assumptions relating to motor sport activity in the UK. This reflected new research which suggested the amount of unlicensed activity in motor sport was higher than originally anticipated. The updated UK motor sport exposure was considered in analysis presented to DfT in March 2019.

The tax and advisory firm Grant Thornton peer reviewed the analysis. It said: "GAD's methodology and assumptions as described in the GAD report are reasonable and fit for purpose given the data and information available".

## **Analysis and estimates**

GAD actuary Matt Kirkpatrick undertook the research and wrote the report. He said: "This was an exciting but complex piece of work which looked to assess a wide range of motor activity, including new areas of cover where historical data did not exist.

"With the assistance of a number of industry stakeholders we helped DfT to examine the impact of several different policy options and looked at what these could mean for insurance.

"As part of this actuarial review, we also included additional analysis relating to the Personal Injury Discount Rate. This is used to calculate lump sum compensation payments for high value personal injury claims".

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# Surge testing to be deployed in New Addington, Croydon

Press release

Working in partnership with the local authority, additional testing and genomic sequencing is being deployed to targeted areas within the CR0 postcode in New Addington, Croydon



A further targeted area will have additional testing made available to control and suppress the potential spread of a COVID-19 variant.

Working in partnership with the local authority, additional testing and genomic sequencing is being deployed to targeted areas within the CR0 postcode in New Addington, Croydon, where the COVID-19 variant first identified in South Africa has been found.

Extra testing is being introduced in addition to existing extensive testing, and in combination with following the current lockdown rules and remembering Hands Face Space advice, will help to monitor and suppress the spread of the virus. Positive cases will be sequenced for genomic data to help understand COVID-19 variants and their spread within these areas.

People living within this targeted area are strongly encouraged to take a COVID-19 test when offered, whether they are showing symptoms or not.

People with symptoms should book a test in the usual way, and those without symptoms should visit their local authority website for more information.

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# [File Self Assessment tax returns now to prevent penalties](#)

Self Assessment taxpayers have less than one week to submit their late tax returns to prevent a £100 penalty, HM Revenue and Customs (HMRC) has urged.

While 10.7 million taxpayers filed their return by 31 January 2021, more than 1.5 million taxpayers missed this deadline and are still to file their tax return. They are accruing interest on any unpaid tax liabilities but still have time to file and pay without incurring penalty charges.

Taxpayers have until 28 February to file their return and prevent a Late Filing Penalty of £100. And those who owe tax have until midnight on 1 April to pay any outstanding tax or set up a payment plan to prevent a 5% Late Payment Penalty.

Jim Harra, HMRC's Chief Executive, said:

Self Assessment taxpayers have until 28 February to file their tax returns and prevent being charged a £100 late filing penalty.

Tax returns submitted during February have missed the 31 January Self Assessment deadline and are late. I'm urging anyone who is still to complete their return to not put it off any longer risking penalties and further interest on their outstanding liabilities.

Support is available on GOV.UK for anyone worried about how to complete their tax return or how to pay their tax bill.

HMRC has delayed late filing and late payment penalties this year for Self Assessment taxpayers to help anyone who may be struggling because of the coronavirus pandemic. Anyone who is worried about paying their tax can set up a payment plan online or contact HMRC for more help and support on 0300 200 3822.

Be aware of copycat HMRC websites and phishing scams. Taxpayers should search 'self assessment' on GOV.UK to get the correct link for their Self Assessment tax return online securely and free of charge.

They also need to be alert if someone calls, emails or texts claiming to be from HMRC, saying that they can claim financial help, are due a tax refund or owe tax. It might be a scam. Check GOV.UK for information on [how to recognise genuine HMRC contact](#).

Self Assessment timeline:

- 31 January – Self Assessment deadline (paying and filing)
- 1 February – interest accrues on any outstanding tax bills

- 28 February – last date to file any late tax returns to avoid a late filing penalty
- 1 April – last date to pay any outstanding tax or make a Time to Pay arrangement, to avoid a late payment penalty
- 1 April – last date to set up a self-serve Time to Pay arrangement online

Taxpayers can pay their tax bill or an estimated amount online, via their bank, or by post. Check GOV.UK for more information on [how to pay](#). Taxpayers should still pay in full if they can. This is the only way to stop interest accruing.

Alternatively, taxpayers who cannot afford to pay their tax bill on time can set up a Time to Pay arrangement to [spread payment of their tax bill into monthly instalments](#), online via GOV.UK.

If a taxpayer's Self Assessment debts are more than £30,000, or they need longer than 12 months to pay their debt in full, they cannot set up a Time to Pay plan online. But they may still be able to set up a Time to Pay arrangement by calling the Self Assessment Payment Helpline on 0300 200 3822.

Self Assessment taxpayers who are required to make Payments on Account, and know their 2020 to 2021 tax bill is going to be lower than in 2019 to 2020 – for example due to loss of earnings because of COVID-19, can reduce their Payments on Account. Visit GOV.UK to [find out more about Payments on Account and how to reduce them](#).

Follow the National Cyber Security Centre's 6 essential steps to keep yourself and your business secure online by visiting [CyberAware.gov.uk](#).