

SLC Launches New Online Repayment Service

New online repayment service will improve the customer experience for millions of graduates in managing their student loan, understanding their balance and helping to avoid over-repayment

A new online repayment service has been launched to provide millions of graduates with more up to date information about their student loan balance. The new service is part of a revamp of student loan accounts, designed to ensure that future generations of graduates and students receive an outstanding, digital service.

Providing graduates with readily accessible, more up to date information will make it easier for them to avoid over-repaying by switching to direct debit as they reach the final stages of loan repayment. Additional information is also being made available to remind customers that a student loan works very differently to other types of borrowing and that they should consider their position carefully before making additional voluntary repayments.

The online repayment service was announced last year by Education Secretary Gavin Williamson and has been made possible through more regular sharing of repayment information between HMRC and SLC since April 2019.

Universities Minister Michelle Donelan said: "I am pleased that millions of students and graduates will benefit from the new service, making it easier for them to keep track of their student loan repayments.

"Our student loan system helps anyone with the talent and drive to benefit from university, and we have invested in these improvements to make it as simple and easy for people to use."

Steven Darling, Director of Repayments Strategy at the Student Loans Company said: "Our goal is to make student loan repayment as simple and easy as possible. In these difficult times, most customers want to keep track of their finances and our new online repayment service has been designed for and by customers to make it easier to do so.

"The introduction of the new service also provides us with an additional opportunity to offer information to help all customers understand more about the nature of student loans and their options for repayment."

The new service has been designed for and by customers so that they can view their balance, keep their contact information up to date or make direct repayments from the UK or abroad. Graduates can sign in to their account at www.gov.uk/slc/signin by using their 11 digit customer reference number and password and over the coming months SLC will be contacting all account holders to remind them how they can access their account.

Additional information

- Previously, customers received an annual statement by post containing information which, depending on their circumstances, could be out of date. This could lead to over repayments on student loans, necessitating refunds at a later date.
- Online Repayment Service (ORS) will enable customers to better manage the end of their repayment journey. Through ORS, customers will have greater visibility of the final stages of their loan repayment enabling them to make the decision to join the direct debit scheme at the right time.
- Following the introduction of ORS, customers will no longer receive an annual paper statement as they will be able to access their balance at any time. Any customer who requires a paper statement however, can still arrange this by contacting SLC through social media @SLC Repayments.
- ORS will be available on Gov.UK and has been accredited by the Government Digital Service (GDS). The design follows GDS standards so, as well as being secure, the look and feel of the service will be simple, accessible and familiar to many users.
- Alongside the introduction of ORS, SLC is providing further information on how a student loan differs from other types of loan and how repayment works. (See detail below and in appendix)

To avoid over-repayment:

- Graduates should switch to the direct debit scheme in the final stages of loan repayment rather than continue with automatic deductions from their salary.
- SLC contacts customers as they enter the final stages of their loan repayment to urge them to set up a direct debit.
- Graduates should ensure that their contact details are up to date using the new Online Repayment Service. Before contacting SLC about an over repayment, customers should check the online repayment service. If their account is in credit they can contact SLC to receive a refund.

For further information contact the Student Loans Company press office on 0141 306 2120 / press_office@slc.co.uk

Thousands of business advisers to offer free services to small firms

The Recovery Advice for Business scheme, supported by the government and hosted on the [Enterprise Nation website](#), will give small firms access to free, one-to-one advice with an expert adviser to help them through the coronavirus pandemic and to prepare for long-term recovery. The platform is now live.

Advice offered will include bespoke, specialist assistance from accountancy, legal, and advertising to marketing, recruitment and digital to help businesses adapt to difficult circumstances and to bounce back as the UK economy recovers.

Business experts, supported by the UK's major professional and trade bodies, have rallied behind the government-backed initiative, with thousands of expert advisers already on hand and ready to do their bit to help small businesses recover and rebuild.

Small Business Minister Paul Scully said:

We have stood by small businesses throughout this crisis, offering a wide-ranging package of financial support. However, it is also important that business owners get easy access to expert advice and support.

It is incredible to see so many professional advisers stepping up to do their bit for small businesses across the country. This advice platform will help to boost our recovery from the impact of coronavirus, giving small businesses extra support to adapt their business models and come back fighting.

Emma Jones, founder of small business support network Enterprise Nation, said:

The COVID-19 pandemic has left thousands of SMEs facing a set of completely new challenges now and into the future. There has never been a more important time for firms to turn to the trusted advice of a professional and start on a path to recovery.

We've been overwhelmed and astonished by the generosity of the adviser community, thousands of whom have stepped forward to give their time and knowledge to revive, guide and support the nation's small businesses through the pandemic to regain the momentum and restore the economic confidence with which we started the year.

Running a business can be isolating at the best of times, and this initiative will mean founders will not have to face the future alone.

Each adviser has offered at least one hour of free advice a month until the end of 2020 which could deliver a lifeline to thousands of SMEs looking for support.

The Chartered Institute of Personnel Development (CIPD), the Institute of Chartered Accountants England & Wales (ICAEW), the Advertising Association, the Law Society and the Management Consultancies Association (MCA) are among the professional bodies to have signed up for the scheme.

Tamzen Isacsson, Chief Executive of the Management Consultancies Association, said:

Despite lockdown, our consultants have been supporting private and public sector clients across the UK enabling businesses to recover, deliver critical new services and plan for an uncertain future. We're proud to be supporting this joint initiative to help restore the UK back to economic growth and help advise small businesses which are the backbone of our economy.

Peter Cheese, Chief Executive of the CIPD, the professional body for HR and people development, said:

The CIPD is delighted to partner with Enterprise Nation to launch the Recovery Advice for Business scheme, supported by the Department for Business, Energy and Industrial Strategy. Throughout the coronavirus pandemic people professionals have been at the heart of the organisational response in these challenging times. This new scheme is an important step forward in supporting small firms through the next stages of the crisis.

The CIPD is calling on its members who are independent consultants and have experience in working with small firms to help by volunteering an hour of their time per month to advise on people and organisational challenges. We hope we can play our part as a profession to help lessen the devastating impact the coronavirus crisis could have on businesses of all sizes.

Mark Fox, Chief Executive of the Business Services Association (BSA) said:

Supporting Britain's SMEs is vital to economic rebuilding and the levelling up agenda. BSA members large and small, and from the private and VCSE sectors, stand ready to help.

It is critical that everyone now draws together in common endeavour, just as they did during the pandemic. Our sector has been helping keep the country going during lockdown and now has the capacity and reach to play its full part in recovery – supporting in particular those communities and sectors which have been particularly badly hit.

Sharron Gunn, BFP FCA, Institute of Chartered Accountants England and Wales, Executive Director, Members, Commercial & Shared Services, said:

Throughout the Coronavirus crisis, ICAEW Chartered Accountants have acted as trusted advisers to businesses of all shapes and sizes. Now, as companies seek to recover and rebuild, we are proud to support the Recovery Advice for Business scheme to better connect firms to the high-quality professional advice they need. Whether it's cash flow management, tax advice or securing access to finance, I know our members will want to help any small businesses who may be struggling, and support the UK to get back on its feet.

Stephen Woodford, Chief Executive of the Advertising Association, said:

We are proud to be part of the Recovery Advice for Business scheme. It is a huge opportunity for our industry to help Britain's challenger brands and businesses as the economy rebuilds, supporting entrepreneurs to get their businesses back on track to fast growth and with real impact.

President of the Law Society of England and Wales, Simon Davis, said:

The coronavirus crisis has significantly impacted small businesses across the country, and now more than ever they need expert legal advice to help weather the storm.

I welcome this opportunity for solicitors to play their part in this effort to support the national recovery by offering valuable legal advice to small businesses.

Participating businesses will be directed to the scheme on the [Enterprise Nation platform](#) via the GOV.UK website and other business support channels.

Businesses will then be asked questions on the 'Make a Plan' diagnostic tool. This will allow Enterprise Nation to assess and identify both the level and specific areas of support needed.

They will then be directed to a personalised dashboard where they will receive a detailed action plan which will include links to suggested tailored advice and relevant professional advisers willing to help.

Advice will focus on key areas:

- accounting and finance
- people and building a team
- planning, strategy and pivoting
- marketing, PR and social media
- Technology and digital tools

Over 12,000 advisers in the existing Enterprise Nation community are available to provide advice through the platform, with more new professional advisers being signed up specifically to support the scheme.

The scheme is open to small businesses and expert advisers throughout the UK.

Advisers will need to belong to a professional or trade body and hold valid Professional Indemnity Insurance (PII) to join the platform and offer advice. They will then need their Trade Body Coupon Code, demonstrating their membership of a professional body, and the link to the Enterprise Nation adviser sign-up page. This will enable advisers to sign up as part of the programme, for free membership, for the duration of the programme until the end of December 2020. It will also ensure that all advice is provided by appropriate expert advisers.

[Report looking at how hateful extremists have been exploiting the current pandemic](#)

News story

The Commission for Countering Extremism (CCE) has published a report today, looking at the way in which extremists have sought to exploit the current pandemic.



The government needs to ensure that their response to dealing with COVID-19 and future crises takes into account the significant threat of hateful extremism and the dangerous narratives spread by conspiracy theories.

The Commission for Countering Extremism (CCE) has [published a report](#) today, looking at the way in which extremists have sought to exploit the current pandemic. Through the use of conspiracy theories and fake news, the Commission has found that hateful extremists have used divisive, xenophobic and racist narratives to sow division and undermine the social fabric of our country. The CCE warns that investing in counter extremism work and urgently publishing a new strategy is critical as extremists will seek to capitalise on the socio-economic impacts of COVID-19 to cause further long-term instability, fear and division in Britain.

Lead Commissioner Sara Khan says:

The pandemic has not discouraged extremists from propagating their hateful ideologies. On the contrary they have, as is always the case in a crisis, fully exploited the lockdown to promote dangerous conspiracy theories and disinformation, most notably online. They seek to mainstream extremist narratives in society, for the sole purpose of inciting hatred, violence, public disorder and a breakdown in community cohesion. We have already seen how extremists discussed the 5G conspiracy theory on fringe social media platforms such as Telegram. In April 50 5G masts were targeted for arson and vandalism in the UK.

In this report we've drawn attention to a variety of conspiracy theories that have been spread by groups from the Far Right to the Far Left and Islamists. The impact of extremist propaganda and disinformation to our democracy cannot be overstated. These conspiracy theories are harmful, dangerous and are used by extremists to cause division and breed hate. This is why I have called on policy makers to develop a system to classify dangerous conspiracy theories based on the harm they cause. This will help practitioners and social media platforms better challenge harmful conspiracy theories before they escalate.

The government also have to work closely with local authorities to understand and develop a strategy to deal with local extremist trends. For example, by understanding and countering anti-vaccine conspiracy theories, the government will be better placed to ensure there is sufficient uptake of any future vaccinations.

We need to be on the front foot to counter the activity of hateful extremists who seek to divide and undermine everything our country stands for; and we must begin work on it now.

Along with highlighting harmful conspiracy theories, the report shows how extremists were spreading disinformation and fake news about minority groups

which has been used by sympathisers to incite hatred and violence. One study shows that during the pandemic, over 90% of social media posts containing misinformation were not taken down by social media companies, when flagged by volunteers. Another study found hundreds of thousands of Far Right posts around COVID-19 and millions of engagements with known disinformation sites.

In addition to classifying dangerous conspiracy theories, the Commission have also made the following recommendations:

- a commitment to ensure hateful extremism falls within the remit of the new online harms regulator and that existing laws on inciting hatred are enforced online
- a call for the Ministry of Housing, Communities and Local Government (MHCLG) to drive forward a COVID-19 cohesion strategy to help bring different communities together to prevent extremist narratives from having significant reach and influence
- a new counter-extremism strategy must include an assessment of how extremism manifests locally, the harm it causes, the scale of support for extremist narratives and how best to pre-empt extremist activity – this should also include assessing who is most susceptible to extremist narratives, in order to deliver vital interventions to engage and support these people
- for the government to work closely with local authorities to understand and develop bespoke support and interventions to pre-empt and deal with extremist activity
- for the government to develop plans to work with researchers and practitioners to build a better understanding of ‘what works’ in relation to counter extremism online and offline

This is the first in a series of publications from the Commission looking at extremism in the context of the current pandemic.

Published 9 July 2020

[Applicants to nursing courses in England up 16% as NHS employs record number of nurses and midwives](#)

A record number of nurses and midwives are employed in the NHS, as the Nursing and Midwifery’s Council reports its largest ever annual increase of registered nursing and midwifery professionals.

Around 18,370 more nurses, midwives and nursing associates are now on the Nursing and Midwifery Council’s permanent register to work in the UK compared

to a year ago, bringing the total number to 716,607 by 31 March 2020. The number of people trained in the UK leaving the register has also fallen to a five-year low.

The number of nursing and midwifery applicants to English universities has also risen for the second year running as the Government works towards delivering 50,000 more nurses by the end of Parliament.

The latest UCAS stats show that applicant numbers for nursing and midwifery courses are up 16% year-on-year, reaching 47,320 by the end of June.

This is the second year in a row that applicant numbers have risen. In 2019 there was a 6.4% increase in people accepted onto nursing and midwifery courses in England compared to 2018.

Prime Minister Boris Johnson said:

I'm delighted to see record numbers of nurses and midwives now working in our NHS as we work towards delivering 50,000 more nurses in this parliament.

As we continue our battle with this deadly disease, our world leading healthcare system has never been more important. We will continue to give it the support it needs today, as well as protecting it for generations to come.

Nurses have saved countless lives during the pandemic, and the NHS simply couldn't function without them.

Health and Social Care Secretary Matt Hancock said:

This pandemic demonstrated just how talented and valued our brilliant nurses and midwives are, and it is fantastic to see an explosion of applications for nursing and midwifery courses.

As well as a hugely rewarding career in one of the world's best healthcare systems, degree students will benefit from at least £5,000 a year from the Government in free additional support during their studies.

With over 12,000 more fully qualified nurses working in our NHS compared to last year, we are well on our way to delivering 50,000 more by the end of this Parliament.

The number of new applicants between January and June was 68% higher than the same period last year (11,360 in 2020, compared to 6,750 in 2019).

Nearly two thirds of nursing and midwifery applicants living in England are mature students aged 21 or over, a 24% increase on last year.

New applicants or those without an offer can still seek a place at university via the clearing process which runs from the 6th July to 20th October.

Student nurses and midwives starting courses from September will benefit from new guaranteed, additional support of at least £5,000 a year to help with their living costs, which they won't have to pay back.

[Business as usual won't tackle the challenges we face, warns Environment Agency](#)

Returning to business as usual after the Coronavirus pandemic won't be enough to address the challenges of the future, warns Sir James Bevan, chief executive of the Environment Agency.

Instead of working to return to a world we once knew, the Environment Agency is today setting out how it plans to lead the way toward a greener, healthier future.

Its new 5 year plan, EA2025, calls for a new approach which promotes health, equity and environmental enhancement and says that the Coronavirus pandemic presents an opportunity to reshape a better future. It can help society better understand the largest public health threat of the century: climate change.

[Video: EA2025 – Business as usual won't tackle the challenges we face](#)

By 2025 the Environment Agency aims to have created more climate resilient places and infrastructure, by ensuring the nation is prepared for flooding, coastal change and drought.

The plan also highlights a renewed focus on improving the health of air, land and water for people and nature – and ensuring green growth for a sustainable future.

Sir James Bevan, chief executive of the Environment Agency, said:

Tackling climate change must become a default position for everyone. We know that life post-lockdown presents a unique opportunity to change the way we live and work for the better.

We have been gifted a glimpse of how we could adapt our lives and think differently about how we operate. This applies not just to us but the communities we serve, too. People are ready to think differently, and with our new 5 year plan we want to make the most

of this once-in-a-lifetime chance to lead the way.

Emma Howard Boyd, chair of the Environment Agency, said:

The Prime Minister has announced that the country needs to build back better, build back greener, build back faster. This action plan sets out how we will help to accelerate a just transition to a low-carbon and more resilient future.

Although the plan points at 2025 it starts now, and the lessons we learn along the way will help develop the whole UK workforce for the risks and opportunities of the coming decades.

Since lockdown began, the Environment Agency has remained fully operational, with the majority of staff working from home, and frontline staff remaining active on the ground tackling issues such as flood risk and pollution.

Staff have been making the best use of technology to continue work – such as remotely concluding legal hearings and using drones to monitor regulated sites, and looking at how we can adopt these practices in the future to be more efficient and effective. Teams have been maintaining equipment that supports public water supply, food production and river flows.

The hot weather led to several fish rescues, while fisheries enforcement teams were out in force clamping down on illegal fishing. Last month a major coastal flood defence scheme was completed which will protect more than 300 properties in West Sussex.

EA2025 sets out 3 long-term goals: a nation resilient to climate change; healthy air, land and water; and green growth and a sustainable future. Some of its ambitious targets for 2020/21 include:

- improving more than 4,000 kilometres of river
- creating nearly 1,200 hectares of habitat
- and being on track to be carbon-neutral by 2030

[Download EA2025 in full here.](#)

[Read the latest blog from Environment Agency chair Emma Howard Boyd on the launch of EA2025](#)