

Minutes

Employer Student Loans Sub-group

**Tuesday 30 November 2010 (10.30 - 13.00)
Room 3A, (South) 22 Kingsway, London**

Attendees	Angela Williams (ICAEW) David Malcolm (NUS) Ian Brearley (IPP) Kelly Sizer (LITRG) Marcia Bowen (Payroll Alliance) Pete Jukes (BCS) Emran Mian (BIS) Claire Swadkin (BIS)	Christine Rowse (HMRC) Liz Cunningham (HMRC) Alex Lawrence (HMRC) Mark Skelly (HMRC) Maggie Anderson (HMRC) Elizabeth Hibbert (HMRC) Karen Duncan (BIS)
Apologies	Linda Pullan (Payroll Alliance) Matthew Brown (CIOT) Jackie Petherbridge (FSB) Kathryn Symms (BIS) Rosa Tormo (CBI)	Nicky Kennedy (HMRC) Janet Clayton (HMRC) Paul Crooks (HMRC) Kevin O'Connor (SLC) Jackie McGale (SLC)
1. Introduction and opening remarks		
Liz Cunningham	<p>Liz Cunningham welcomed everyone to the meeting and made apologies for those unable to attend. Liz Cunningham explained that a number of the apologies were due to travel difficulties because of the adverse weather conditions.</p> <p>Liz Cunningham welcomed Maggie Anderson and Elizabeth Hibbert from the Real Time Information Team who would be covering this agenda item. Liz Cunningham advised that Emran Mian and Claire Swadkin would be joining the meeting latter to cover the Browne review agenda item.</p> <p>Introductions were made round the table and Liz Cunningham noted that the Institute of Payroll Professionals (IIP) had received Chartered Status and will be the Chartered Institute of Payroll Professionals (CIPP) with effect from 1 January 2011.</p>	
2. Real Time Information (RTI) condoc and plans		
Maggie Anderson	<p>Maggie Anderson advised that the next consultation is about to begin. The initial consultation resulted in over 400 responses to the discussion paper and of these the overwhelming majority were in favour of Real Time Information (RTI), about 75 per cent of those who expressed a view. Maggie Anderson explained that a lot of responders asked questions but not all put forward a view this was partly due to the style of the discussion paper as it was intended to promote a dialogue.</p> <p>It was recognised that the decision to proceed with RTI was also a political one as it supports the introduction of universal credits.</p> <p>Angela Williams asked about the 75 per cent and was it</p>	

representative. Maggie Anderson explained that while it was not weighted they did recognise that where a single response was received it could represent a large number of employers, businesses, etc. For example IPP would be a single response.

20 per cent were also in favour of the 'centralised deductions' aspect of the discussion document these included:

- large pension companies
- small employers
- representatives for individuals for whom PAYE doesn't work particularly well (for example LITRG)

The plan is to introduce RTI and stabilise the National insurance and PAYE computer system (NPS). The RTI scheme will be then be evaluated to identify any problems that still exist with PAYE. These will be addressed in a number of ways and may involve targeting specific employers. It will not be until after RTI is introduced and reviewed that any decision would be made about further changes to PAYE - Centralised Deductions for example. This is unlikely to happen before the next general election.

The condoc (consultation document) is due to be published today 30 November although it is still draft with the Ministers. The condoc explains the decision to implement RTI and will give people the opportunity to influence the data items to be used and implementation timetable.

Angela Williams raised a concern about the time it takes HM Revenue & Customs (HMRC) to process information. Maggie Anderson advised that RTI in conjunction with NPS stabilisation programme will improve timings. There will also be much better data going to NPS and this will also help. HMRC recognised that the quality of data was a big issue.

Kelly Sizer asked how an individual would know if their data had been correctly cleansed. Maggie Anderson explained that the condoc includes an annex covering all the data that is to be sent as covered by the PAYE regulations. This will provide the opportunity to give views on the information required. Maggie Anderson stressed that the condoc deals with the 'how' not the 'if' and will cover the means of migrating onto the new system and the timetable.

David Malcolm asked if there was anything specific to student loans. Maggie Anderson advised that there wasn't and that student loans will be included as part of the current PAYE process it will not extend to sending the information to the SLC. Angela Williams raised the concern that by not extending the process to sending the information to the SLC we would lose the benefit of RTI for student loans. Liz Cunningham advised that our initial focus was on ensuring that the current student loan process was not compromised before improving the throughput to the SLC. BIS and the SLC would also need to develop their processes to accept the information. Karen Duncan advised that BIS were interested in taking RTI forward subject to money and resource permitting. It was also the case the RTI business case does not

include any benefits to SLC.

David Malcolm raised a query about the BIS proposal to raised the threshold to 21,000 and if the current threshold isn't increased there will be two thresholds and wondered if RTI would allow people to have two thresholds. Liz Cunningham explained that RTI would help with over-repayments but not with two thresholds.

Maggie Anderson explained that the information technology would be available for RTI from April 2012. They will then test RTI with a group of employers from October 2012 to January 2013. From January 2013 employers will be migrated across starting with the major employers and migration is expected to be completed by October 2013. Date driven by the need to introduce universal credits as it will have the full information for our core customer base.

All in agreement for need to carry out testing first before being fully used.

Pete Jukes highlighted that the software needed to be ready for April 2012 which is a very tight timescale, challenging but doable. Maggie Anderson advised that they had been talking closely to software developers and the full set of requirements would be issued in March 2011.

Marcia Bowen asked how large or medium employers would be defined and was advised that the standard PAYE definition was used.

Kelly Sizer asked about the group of employers used for the testing. Maggie Anderson advised that they were self selected and that a lot of employers were interested in taking part. Kelly Sizer raised a concern that these were more likely to be the 'compliant' employers and would not necessarily reflect the smaller employer or those less able. Maggie Anderson accepted that while it was voluntary and may not be a perfect sample it will still identify issues to be ironed out.

Following the consultation document there will be further consultation around the draft regulations in between times they were expecting to continue with the dialogue through workshops and seminars. Some of which are being hosted by IPP as well as HMRC.

Kelly Sizer asked about attendance at these events. Maggie Anderson advised that it was by invitation only but if anyone was interested they should let Liz Cunningham know and she will pass it on.

Pete Jukes advised that the condoc would be shared with his members and he asked when feedback was due back. Maggie Anderson advised that it was all covered in the condoc but feedback was due by 28 February.

Pete Jukes asked if they would have Frequently asked Questions (FAQs). Maggie Anderson advised that there was more detail in

	<p>this paper which should lessen the need for questions. Pete Jukes asked if she wanted the feedback all at once or would prefer it piecemeal. Maggie Anderson advised that she would prefer to be notified of any showstoppers early on. She also advised that she will be monitoring the responses but may not be able to react quickly.</p>	
<p>3. Update on Collection of Student Loan (CSL) issues</p>		
<p>SLC</p>		
<p>Liz Cunningham</p>	<p>As SLC were unable to attend the meeting Liz Cunningham provided an update from Kevin O'Connor. SLC are:</p> <ul style="list-style-type: none"> • Looking at the impact of the Browne review and government response and starting to develop costs and delivery dates for different elements. • Working to improve the flow of information to customers by moving to online statements. This work is now being wrapped up as part of the Browne review with an expected delivery date of October 2011. SLC expect this to support the introduction of RTI. <p>Pete Jukes raised a query about the flow through of information between HMRC and SLC in that there was an issue around change of circumstance details for customers. In that the customer sees it as one entity but there are constraints which mean that the information will not always flow from one to the other.</p> <p>Alex Lawrence advised that if someone calls HMRC Contact Centre with a student loan issue they would likely be passed to the East Kilbride Student Loan Unit (EKSLU). EKSLU work closely with SLC as a virtual joint unit</p>	
<p>HMRC</p>		
<p>Liz Cunningham</p> <p>Alex Lawrence</p>	<p>Liz Cunningham advised that long term HMRC is looking to move away from paper and if people want guidance they will be able to download it from the website.</p> <p>The paper version of booklet E13 will be targeted at two customer groups in future:</p> <ol style="list-style-type: none"> 1. Manual payrolls. 2. Those exempt from filing online. <p>Other employers will be signposted to web based guidance and not the E13, although they will still be able to access and download the E13.</p> <p>Although this is a wider change, the E13 includes reference to student loans.</p> <p>HMRC weekly update - Liz Cunningham highlighted a few of the items recently published:</p> <ul style="list-style-type: none"> • Update 37 on 12 November refers to online P45s and for employers to be careful when completing the deceased 	

- Update 35 on 5 November refers to changes that are ongoing to centralise employer work in Newcastle. Employers are being urged to use the Employer Helpline if they need to contact HMRC.

P14 processing - This is our major process and around 1.8 million P14s are expected to be sent to the SLC for 2009-10. By the end of November 1.67 million P14s be sent across which is 93 per cent of the total expected. This leaves around 7 per cent still to be sent, which is made up of:

- P14s sent in to HMRC and the whole scheme is still to be processed
- P14s which are going through a student loan validation check
- P14s not yet sent in by employers

Arrangements are in place between HMRC and the SLC to bridge the gap. If a borrower gets in touch with the SLC

Angela Williams asked how the processing compares with this time last year. Alex Lawrence agreed to look into this and provide details.

(1) Alex Lawrence

Action - To provide details of how P14 process compares this year with last.

Employer CD-ROM –HMRC weekly update 37 advised employers to download the November update of the CD-ROM. It is the Department's intention to withdraw the CD-ROM and it will not be issued in large numbers. The calculators and information and guidance currently included on the CD-ROM will now be available on the web. This includes the student loan calculator and guidance.

Alex Lawrence highlighted that reference is made on the SL1 and SL2 to the CD-ROM. This will be changed for 2011-12 for both paper and on-line SL1s and SL2s.

The employer reps advised that this would need to be highlighted to employers and they will need to know when the wording will change as copies of the forms will be included in their publications and they would not wish to show the old forms. Alex Lawrence agreed to advise on the timing of the change to the reference to CD-ROM being shown on the SL1 and SL2 forms.

(2) Alex Lawrence

Action - To advise on the timing of the change to the reference to CD-ROM being shown on the SL1 and SL2 forms.

CSL leaflets - Alex Lawrence advised that they had completed their internal review of the three CSL leaflets following feedback from the group. The leaflets have now been passed to HMRC's Communications and Marketing department, who are responsible for design and web page content. Once they have signed off the

	<p>leaflets the website will be updated.</p> <p>Angela Williams asked about the problem with not being able to see the student loan notices on the Data Provisioning Service (DPS). Alex Lawrence advised that this had still not been fixed. If there is still a problem in March they will include an update in the Employer Bulletin in February.</p>	
BIS		
Karen Duncan	<p>All aspects of proposed changes to the repayment of student loans were covered in the government response to Browne. Karen Duncan asked that if there were any further issues to feedback through Liz Cunningham and she will add to her list.</p>	
4. Government response to Browne		
Emran Mian	<p>Emran Mian advised that the main principles of the Browne review have been accepted and there will be a move from direct public funding to graduate contributions.</p> <p>The government has laid down the regulations for increasing the maximum fee that can be charged for students in Higher Education.</p> <p>Changes which link to repayment criteria include:</p> <ul style="list-style-type: none"> • Interest rate change in that currently set at RPI or Bank of England base rate plus 1 per cent whatever is lower, to a graduated rate of interest reaching a maximum of RPI plus 3 per cent which will vary according to income. The new interest rate will only apply to new students. • Repayment thresholds - the threshold for current students will remain at 15,000. New students will have a threshold of 21,000 and this will be reviewed and increased over time. <p>A number of points were raised:</p> <ul style="list-style-type: none"> • Pete Jukes highlighted that it was as significant change to the system in having two thresholds. Emran Mian raised the point that the Devolved Administrations are not bound by the English government so they may not move to the 21,000 threshold but choose a different threshold. • Emran Mian advised that there are a number of issues around repayments which have still to be resolved. • Pete Jukes asked about the cost consideration. Emran Mian advised that the decision was based on political expenditure and cost from a government's perspective. Angela Williams highlighted that there will be a significant cost to HMRC to implement more than one threshold. • It was difficult for employers move to software solution for RTI and Pete Jukes highlighted that there had been the minimum amount of development time for RTI. Emran Mian advised that 	

- Angela Williams highlighted that there would also be an impact on Self Assessment.
- Liz Cunningham advised that HMRC had been asked if we could administer more than one threshold and had committed to being ready to handle three thresholds from April 2016. We would not be able to deliver before April 2016 as we needed to consider RTI and NPS stabilisation, which were the short term priorities for HMRC and associated capacity issues. This will be a significant IT change and as there will also be guidance changes and the need to consult on implementation it will be a formal project and involve employers as key stakeholders. The aim will be to make the process as simple as possible for employers.
- Kelly Sizer asked about the difference between income and earnings for PAYE and Self Assessment. Liz Cunningham advised that PAYE is based on NICable income for each employment. The SL charge for Self Assessment customers is based on the total income shown on the Tax Return. The student loan process mirrors the tax rules, with some specific adjustments for student loan purposes per the SL Regulations. There will continue to be the two different measures of income for repayments made by employer deducting student loans from employees and Self Assessment customers who are required to make an annual Self Assessment return of their income. Having two thresholds will make no change to the basis of the calculation.
- Pete Jukes highlighted a concern that RTI may change some basic assumptions in that if an employee had three different employments, under RTI the three would be aggregated for tax purposes. Liz Cunningham advised that as student loans are based on NICable earnings there is no cumulation for PAYE as the SL charge is based on NICable pay in individual pay periods.
HMRC have recognised that there may be more than one threshold and this has been fed into the RTI design. It was confirmed that although there may be two loans for individuals, with different terms, they won't be collected at the same time. One would be collected then the other but the detail has still to be worked through. Karen Duncan advised that the precedence has already been set with the mortgage style and Income Contingent Repayment (ICR) loans. Emran Mian advised that there was no change to the policy on collecting more than one loan at a time.
- Pete jukes referred to the buy out aspect of the Browne proposals and the penalty for early repayment of a loan. Emran Mian advised that the policy on this has not yet been agreed and the collecting of any penalty would sit with SLC.

<p>Cunningham</p>	<p>the VHI project and she had agreed at the June meeting to provide an update in the autumn.</p> <p>The new automated link provides a facility to share income details between the SLC and HMRC. The link is now being used to pilot the process using some applications from the AY10-11 year.</p> <p>HMRC is currently working with the SLC on the process design for AY11-12 which is expected to be launched in February 2011.</p> <p>Angela Williams confirmed that by HMRC verifying the income against their records this will reduce the need for paper evidence in support of an application.</p> <p>Kelly Sizer asked if HMRC finding out that someone had under declared income to HMRC (if SLC application shows a higher income figure) could trigger a compliance review. Liz Cunningham advised this was not part of the scope and HMRC are only providing income details as a third party.</p> <p>Liz Cunningham also provided assurance that consent had been given by the sponsor for their income information to be checked against HMRC income records.</p>	
<p>6. Review of action points</p>		
<p>1/150610</p>	<p>Matthew Brown suggested that while current guidance mentioned the need to keep payslips we should also highlight that the P60 only shows cumulative student loan deductions for the last employment in any year. What information the employee needs is appropriate and in what manner it should be provided is part of a wider discussion.</p> <p>Action - To look at current guidance to check what information there is in relation to keeping payslips and highlighting that the P60 only shows cumulative student loan deductions for the last employment. Change guidance as appropriate and publicise the message.</p> <p>14.9.10 - Liz Cunningham explained that we are proposing to put an extra paragraph in the CSL 1 (Collection of Student Loans for SA Customers) and some extra words into the CSL 2 (Guide for Employers and employees to help answer common Student Loan queries) to explain that the P60 only reports income from the latest employment held at the end of the tax year and the expected timescales for the updates. It will take 8 -10 weeks for the online versions of the leaflets to be updated, then a further 2-3 weeks for the paper versions. We hope to have the new leaflets around November and once the leaflets have been updated it is proposed to publicise in the February 2011 Agent Update.</p> <p>23.11.10 - Carry forward.</p> <p>30.11.10 - Alex Lawrence advised that as mentioned earlier they had completed their internal review of all three CSL leaflets following feedback from the group. The leaflets have now been passed to HMRC's Communications and Marketing department,</p>	<p>Liz Cunningham</p>

	<p>who are responsible for design and web page content. Once they have signed off the leaflets the website will be updated. The expected date of publish will be late December or early January 2011. The delay was due to co-ordinating the update of all three leaflets at the same time.</p>	
2/150610	<p>Matthew Brown raised a query in that if the individual knew they were not due to pay the full amount how soon would they have to notify HMRC to avoid paying the full Self Assessment amount.</p> <p>Action - To confirm the latest date for a return being made to allow SLC to advise on reduced payment and to avoid over-repayment.</p> <p>28.06.10 - In the first instance, as soon as a borrower knows (or even suspects) that he is not likely to have to pay the full amount of student loans, his first port of call would be the Student Loans Company who would be able to check the outstanding balance of the loan and issue a Stop to HMRC if appropriate. This can be done by telephone to the SLC. The sooner the Stop is received in HMRC the earlier it can be applied to the account. If it is received before 31 December, it will be applied for CY-1.</p> <p>The borrower will have to have some sort of HMRC calculation in front of him before he can see that the SL amount is likely to be wrong, but as soon as he gets that, he can get in touch with HMRC who will implement the informal stand over procedure - see below.</p> <p>HMRC sends details of the SL amount calculated through Self Assessment to the SLC in November and the following March of each tax year, so it depends on when the return is filed as to when the SLC receives the details. The November date was introduced a couple of years ago to try to alleviate the problems of overpayments arising in Self Assessment.</p> <p>14.9.10 - Liz Cunningham explained that it is not straightforward to give a definite date that can be used in a customer leaflet. She said that the best advice was to make sure that online returns were filed by mid October, but avoiding an Self Assessment overpayment would depend on the customer settling any outstanding balance with SLC and SLC sending a stop notice to HMRC, by 31 December. Liz Cunningham accepted that this was far from ideal but Matthew Brown said this explanation would help borrowers to know why there might be an overpayment.</p> <p>23.11.10 - Closed</p>	Liz Cunningham
3/150610	<p>Liz Cunningham referred to leaflet CSL1 which covers over-repayments. The advice is that to deal with over-repayments HMRC have to go through an informal set off process as we can't change the income on the return, which is correct. Matthew Brown pointed out that the advice is to apply in writing to have the amount stood over by HMRC but this raises an issue in that this lengthens the time involved with the result being that the customer is overcharged and over repays. Could the request not be made by phone?</p>	Liz Cunningham

	<p>Action - To check if an informal stand over has to be made in writing or could it be made by phone.</p> <p>28.06.10 - The informal stand over is part of the Self Assessment process, so we are bound by Self Assessment rules. For the Collection of Student Loans, they can be found here in the Self Assessment Manual. You will notice that it says that the request must be made in writing. I would imagine that this is because it's part of the appeals process which has to be carried out under fairly rigid rules so that, if the case goes before the Commissioners, HMRC is seen to have carried out the correct procedures. For the same reason, it is in HMRC's interests to deal with these requests as quickly as possible, so there shouldn't be a significant delay in dealing with them. I'd advise the borrower to make it quite clear in the letter (eg in the heading) that the letter is a request for a stand over.</p> <p>If the Self Assessment taxpayer also has a PAYE source, then the SLC has introduced a process for identifying borrowers who are within 23 months of the end of their loan. They will invite the borrower to change to Direct Debit repayments for these final months. A Stop will be issued to HMRC earlier than under the normal procedures so there should be less (or no) chance of over-repaying. This new process (introduced in December 2009) does not apply to borrowers who only have an Self Assessment source.</p> <p>14.9.10 - The information Liz Cunningham has been given is that the request must be made in writing. Angela Williams said this was quite unsatisfactory as she was under the impression that there is a month backlog of post at HMRC. Liz Cunningham explained that this is outwith our area of jurisdiction but she agreed to explore the scope for customers requesting informal stand overs by phone or email with Self Assessment policy colleagues and report back.</p> <p>23.11.10 - We have been able to confirm that informal stand over requests can be made over the phone although it will depend on the circumstances of the case. We are still waiting on a definitive response on email requests.</p> <p>30.11.10 - Angela Williams queried the 'circumstances of the case' aspect and it was explained that the request could be made by telephone but it would be accepted on a case by case basis. Angela Williams asked if there was some way of improving the process where it was just the student loan amount.</p> <p>Angela Williams suggested that SA303 form 'Claim to reduce payment on account' could be used in some way as another reason may be that 'I have calculated that I will overpay my student loan'.</p> <p>Liz Cunningham explained that there were difficulties as the student loan amount is included in the tax amount but she would explore this suggestion.</p>	
5/090210	Self Assessment customer over payment issue: It was thought	Alex

<p>See 1/150610</p>	<p>that the CSL guidance is not very well linked to Self Assessment guidance. Liz Cunningham asked if it was worth taking an extract from the leaflet and putting it on the website so that it would get to the target audience.</p> <p>Action - Alex Lawrence will look at the Self Assessment guidance and see if it should be 'sign posted' to student loans.</p> <p>15.6.10 - We are looking at what can be done to improve/beef up the guidance and the CSL leaflets begin to address this.</p> <p>CSL1 - Collection of Student Loans for Self Assessment borrowers A quick guide. CSL2 - Collection of Student Loans a guide for employers and employees to help answer common Student Loan queries.</p> <p>Action - Still under review. Alex Lawrence will provide a written note to the group when the point is resolved.</p> <p>14.9.10 - Carry forward. 30.11.10 - A link to over-repayments is being included in all the leaflets. In addition to a narrative description there will also be a link to the SLC site.</p> <p>-----</p> <p>Kelly Sizer raised concerns about the SLC site as some of the content is out of date. Action - To advise SLC of these concerns</p> <p>-----</p> <p>Pete Jukes asked if there were standards around links (URLs - Universal Resource Locator). Alex Lawrence advised that there were and this was part of the ongoing convergence work at HMRC. Design approval is needed before a CSL product can go on the web.</p>	<p>Lawrence</p> <p>(6) Christine Rowse</p>
<p>1/241109</p>	<p>Short Tax Return</p> <p>Liz Cunningham explained that the group had suggested having student loans on the Short Tax Return and handed out a draft copy of the new 2009-10 return which now includes student loan questions at 1.5 and 1.6. This was seen as a positive improvement.</p> <p>David Malcolm asked about guidance and Liz Cunningham confirmed that there was supporting guidance. Kelly Sizer highlighted the need to clarify what income contingent means.</p> <p>Action - To provide details of the guidance. 1.12.09 - Guidance sent out with the minutes and group asked. Please let me have any feedback on any improvements you would like to see and I will pass these to the Guidance Specialist to try and have these included for next year. 9.02.10 - Student Loans will be included in the Short Tax Return from 2010. Angela Williams noted that the CSL leaflet will have to be updated.</p>	<p>Liz Cunningham</p>

Liz Cunningham gave handouts of:

- Full Tax Return page with student loan entries.
- Short Tax Return page with student loan entries.
- How student loans work (a guide to terms and conditions 2008-09).
- Extract from draft Short Tax Return guide (2009-10) highlighting 'who can use the Short Tax Return'.
- Extract from draft Short Tax Return guide (2009-10) highlighting student loan repayments and benefits and taxable expenses received.

There was discussion on the difference between mortgage style loans (pre-1998) and ICR loans (post-1998).

Kevin O' Connor pointed out that the letters that go out to borrowers do not specify income contingent repayment loans, they only mention 'loans' therefore anyone applying for a loan since 1998 will not have been aware of the change from 'mortgage style' to income contingent repayment.

Angela Williams said there was an inconsistency between who could use the Short Tax Return and the detailed guidance. Liz Cunningham advised that the Short Tax Return could be further improved for next year.

Action - Liz Cunningham would take the comments from this forum back to see if the return could be further improved in terms of what it says at the moment in terms of repaying a student loan.

27.5.10 - Update will be provided at the meeting.

15.6.10 - Liz Cunningham provided a copy of the letter issued by the SLC when a borrower is due to start repaying their loan and this refers to 'Income Contingent Loan Repayment'.

Angela Williams highlighted that customers may not make the link between the contents of the letter and their Tax Return.

Peter Jukes asked when the letters were issued and Liz Cunningham advised that it would be around the December but they wouldn't start repaying until the following April.

Angela Williams asked for a note to be added to Self Assessment Tax Return guidance saying 'You will have received a letter from the Student Loans Company before you were due to start repaying your loan telling you the date from which you will be due to start repaying your Income Contingent Loan'.

Liz Cunningham agreed that HMRC would send suggested wording to be included in Self Assessment Tax Return guidance to David Malcolm, Kelly Sizer, Angela Williams, Kevin O'Connor and Jackie McGale to ensure no issues before any changes are made.

14.9.10 - Liz Cunningham circulated the intended wording to the reps on 10 September 2010. Sandra Hainie is trying to get a sentence explaining what the ICR loan is added to the guidance notes that accompany short and main Self Assessment returns,

	<p>but this is subject to spacing constraints on the forms.</p> <p>8.11.10 - The new wording on the SA210 notes will be:</p> <p>Income Contingent Repayment (ICR) loans are collected by us (for new borrowers from August 1998). You will have received a letter from the Student Loans Company before you were due to start repaying your ICR loan telling you the date from which any repayments will become due. ICR loan repayments are based on your income not on the loan amount borrowed and this is what makes the loan 'income contingent'. In addition repayments only become due once your income exceeds the annual threshold (currently £15,000).</p> <p>Please contact us if you receive notification after you have sent your tax return that your ICR student loan has been fully repaid before 1 January 2012. If you have not received notification that your loan has been fully repaid but you think that you are nearing the end of your loan term you should contact the Student Loans Company direct. Contact details are on their website.</p> <p>Full-time teachers in the Repayment of Teachers' Loans (RTL) Scheme can ignore these boxes altogether. Part-time teachers in the RTL Scheme must not complete this return, and should either file online or contact us for the full Tax Return.</p> <p>30.11.10 - The wording has been adopted and Liz Cunningham read from the final draft of the notes to Self Assessment Tax Return to confirm this. Closed</p>	
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6. Any other business

	<p>Liz Cunningham advise the future meeting dates were:</p> <p style="padding-left: 40px;">Tuesday 22 February 2011 Tuesday 24 May 2011 Tuesday 20 September 2011 Tuesday 6 December 2011</p> <p>It had been proposed to have the February meeting as a telekit with three face to face. Liz Cunningham suggested that as the feedback on the RTI condoc was due by 28 February this meeting should also be a face to face. The group were happy with is and it was agreed that in the event that the meeting needed to be cancelled and switched to a telekit due to bad weather, this would be done the previous day.</p>	
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7. Date and venue of next meeting

Future Meetings	Date	Location	
	Tuesday 22 February 2011	London	
	Tuesday 24 May 2011	London	
	Tuesday 20 September 2011	London	
	Tuesday 6 December 2011	London	