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**Y Gweinidog dros Blant, Addysg, Dysgu Gydol Oes a Sgiliau
Minister for Children, Education, Lifelong Learning and Skills**



Llywodraeth Cynulliad Cymru
Welsh Assembly Government

Eich cyf/Your ref
Ein cyf/Our ref MB/JH/0447/08

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Following your oral question on 16 April (OAQ(3)0352(CEL)) about how the Student Loans Company (SLC) communicates with students about repaying their debt, my officials have contacted the company about the two issues you raised – no internet access facility and annual contact only with its customers.

Regarding the lack of internet facility, the Company has accepted that this is an area requiring development. In response to this need they have worked to deliver an on-line balance calculator and a repayment portal. These in turn will allow customers to work out their existing balance with interest accruals and then, if required, use an on-line facility to make secure repayments towards their loan balance. This functionality is due to go live at the end of June 2008. Demographic and some personal details can currently be amended via the existing Customer Portal.

Annual contact is generally made via statements. Statements are issued upon receipt of a P14 File (list of repayments made by the customer via the employer) received from Revenue and Customs (HMRC). Employers are supposed to submit their P14s by 19 May each year to HMRC who then forward to SLC. The Company then updates the customer's loan account and issues an updated statement. This is primarily the reason for annual contact and until employers and HMRC move to monthly P14s (which is unlikely in the short-term) this frequency of contact will remain.

I trust this clarifies the process.