

-----Original Message-----

From: [REDACTED]

Sent: 15 September 2017 11:02

To: [REDACTED]

Cc: [REDACTED]

Subject: Re: Scottish student loan repayment threshold

Hi [REDACTED],

We can certainly set sometime up to discuss this proposal further. I will discuss with [REDACTED] (cc'ed) and get something in the diary.

Is there any preferred dates?

Thanks

[REDACTED]

[REDACTED] | Policy Lead

Student Loans Company

100 Bothwell Street, Glasgow G2 7JD

[REDACTED]

www.slc.co.uk

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From: [REDACTED]

To: [REDACTED]

Cc: [REDACTED]

Date: 11/09/2017 13:09

Subject:Scottish student loan repayment threshold

Hi [REDACTED]

Hoping you can help me with this or point me in the direction of someone who can. As you may be aware the Scottish Programme for Government was announced on 6th September. It contained the commitment that we would:

‘continue our work to raise the repayment threshold for Student Loans so that, by the end of the Parliament, graduates do not start to repay loan debt until they are earning £22,000 and the repayment period is reduced to 30 years.’

My team is has now started to scope out the work required to deliver this policy and it would be helpful if we could have an early chat with the SLC to get an idea about the potential issues that we need to consider going forward as well as timescales for implementing this policy.

Kind regards
[REDACTED]

Policy Manager | Student Support & Participation Team | Higher Education & Science Division
Scottish Government | 6th floor, 5 Atlantic Quay, 150 Broomielaw, Glasgow, G2 8LU
[REDACTED]

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Dh'fhaodadh gum bi teachdaireachd sam bith bho Riaghaltas na h-Alba air a chlàradh neo air a sgrùdadh airson dearbhadh gu bheil an siostam ag obair gu h-èifeachdach neo airson adhbhar laghail eile. Dh'fhaodadh nach eil beachdan anns a' phost-d seo co-ionann ri beachdan Riaghaltas na h-Alba.

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-----Original Message-----

From: [REDACTED]

Sent: 19 September 2017 11:54

To: [REDACTED]

Subject: RE: FW: Student Finance Review and 19/20 commission

Perfect, thanks [REDACTED]

[REDACTED]

[REDACTED]

From: [REDACTED]

To: [REDACTED]

Date: 19/09/2017 11:53

Subject: RE: FW: Student Finance Review and 19/20 commission

Hi [REDACTED],

That looks good from our end. I'll get the invites sent out.

Do you have [REDACTED] email address?

Thank

[REDACTED]

-----Original Message-----

From: [REDACTED]

Sent: 19 September 2017 11:50

To: [REDACTED]

Subject: Re: FW: Student Finance Review and 19/20 commission

Hi [REDACTED],

I can see free time in [REDACTED] calendar on Wednesday 27th, 3 to 4.30pm if this suits? We can decide location next week.

Thanks

[REDACTED]

[REDACTED] | Planning and Commissioning Manager

Student Loans Company

450 Argyle Street, Glasgow G2 8LG

[REDACTED]

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From: [REDACTED]
To: [REDACTED]
Date: 19/09/2017 11:31
Subject: FW: Student Finance Review and 19/20 commission

Hi [REDACTED],

Just following up on [REDACTED] email below regarding availability for a discussion on the repayment changes.

If you could let me know if you have any time next week I'll save the time in [REDACTED]calendar.

Thanks

[REDACTED]

[REDACTED]
Student Support & Participation Team
Higher Education and Science Division
Scottish Government
6th Floor | 5 Atlantic Quay | 150 Broomielaw
Glasgow, G2 8LU
[REDACTED]

From: [REDACTED]
To: [REDACTED]
Cc: [REDACTED]
Date: 13/09/2017 17:44
Subject: RE: Student Finance Review and 19/20
commission

Hi [REDACTED]

I'm on leave next week but back on back in the office on 26th September - do you have any availability that week?

HMRC are on my long list of people that I need to speak to - do you know who the best person to contact there is?

Essentially what we are looking to establish at the moment is all of the

different legislative and system changes that need to be made and by who, and what the lead in times are for each of them. This will be used to inform that next stage of our planning, which will include consideration of potential implementation dates.

Kind regards

[REDACTED]

Policy Manager | Student Support & Participation Team | Higher Education & Science Division

Scottish Government | 6th floor, 5 Atlantic Quay, 150 Broomielaw, Glasgow, G2 8LU

[REDACTED]

-----Original Message-----

From: [REDACTED]

Sent: 13 September 2017 17:15

To: [REDACTED]

Cc: [REDACTED]

Subject: Re: Student Finance Review and 19/20 commission

Hi [REDACTED],

Let me know if you have any time next week to go through the repayment changes. I think it would be similar to our conversation in November with [REDACTED] from repayments. At the time we highlighted that HMRC should be contacted by the Scottish Government for their earliest implementation date, do you know if this was requested at the time (appreciate [REDACTED] was leading)?

Thanks,

[REDACTED]

From: [REDACTED]

To:

[REDACTED]

Cc:

[REDACTED]

Date:

13/09/2017 08:35

Subject:

Re: Student

Finance Review and 19/20
commission

Thanks [REDACTED]

[REDACTED] and one of my team will be in touch re the repayment change - we had this as a placeholder but would just need some more detail and timing.

Scottish Government shares a plan type (and therefore terms and conditions) with the other administrations so if they don't follow, it is likely we would need to create a new plan type for you.

Thanks

[REDACTED]

[REDACTED] | Head of Planning and Policy
Student Loans Company
450 Argyle Street, Glasgow G2 8LG
[REDACTED]

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From:

[REDACTED]

To:

[REDACTED]

Cc:

[REDACTED]

Date:

13/09/2017 08:07

Subject:

Re: Student

Finance Review and 19/20
commission

Hi [REDACTED]

I've copied in my colleagues in the Student Support review team who will be able to advise you further re timings.

However, on a related note you may have seen that in our Programme for Government that was announced recently, there was a commitment to increase our loan repayment threshold to £22,000 and to reduce the repayment term from 35 to 30 years by the end of the current Parliament (May 2021).

My team is just starting to scope out all the work that will be required to facilitate this and it would be helpful to have a quick chat around this, ahead of us formally commissioning anything.

Kind regards

[REDACTED]

Sent from my BlackBerry 10 smartphone.

Original Message

From: [REDACTED]

Sent: Wednesday, 13 September 2017 07:53

To: [REDACTED]

Cc: [REDACTED]

Subject: Student Finance Review and 19/20 commission

Hi [REDACTED]

Hope you're well.

We're working on the AY19/20 commission at the moment with England, Wales and NI. We'd like to make sure we have things factored in from the Scottish Government - especially in relation to the review.

From the meetings of the product and administration sub groups I have attended, the main impact I see on SLC would be either:

Changes to the payment schedules if the idea progressed on allowing students to choose their payment profile

Or, transfer functionality and responsibility for making loan payments to SAAS (the above would then not impact SLC)

Do you know when the review is due to report and therefore a decision due to be made in relation to what recommendations will be being progressed, and for which AY?

Thanks

[REDACTED]

[REDACTED] | Head of Planning and Policy

Student Loans Company

450 Argyle Street, Glasgow G2 8LG

[REDACTED]

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-----Original Message-----

From: [REDACTED]

Sent: 16 November 2017 14:27

To: [REDACTED]

Cc: [REDACTED]

Subject: Re: FW: Draft NDF - Scottish Govt - Plan 1 write off

Hi [REDACTED],

Thanks for reviewing. Grateful if you could keep us updated on the Minister's views on this - will wait to hear from you in the New Year.

Kind regards,
[REDACTED]

[REDACTED] | Senior Policy Lead
Student Loans Company
100 Bothwell Street, Glasgow G2 7JD
[REDACTED]

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From: [REDACTED]

To: [REDACTED]

Cc: [REDACTED]

Date: 14/11/2017 14:16

Subject:FW: Draft NDF - Scottish Govt - Plan 1 write off

Hi [REDACTED],

Thanks for sending that on. I've commented on the questions you have asked in the attached.

Basically we aren't able to confirm the finer details of any of the changes yet. Once we have met with the Minister and she has confirmed what the direction of travel will be, we will be able to provide a more comprehensive update. This is likely to be early in the New Year.

Thanks

[REDACTED]

[REDACTED]

Student Support & Participation Team | Higher Education and Science
Division
Scottish Government | 6th Floor | 5 Atlantic Quay | 150 Broomielaw |
Glasgow, G2 8LU
[REDACTED]
[REDACTED]

-----Original Message-----

From: [REDACTED]
Sent: 10 November 2017 11:54
To: [REDACTED]
Cc: [REDACTED]
Subject: Draft NDF - Scottish Govt - Plan 1 write off

Hi [REDACTED]

Please find a draft new demand for the proposal to amend the Scottish Plan
1 write off rules to 30 years.

Grateful if you could review & amend as appropriate - I do have some
questions/assumptions noted in the attached.

Happy to discuss.

Thanks
[REDACTED]

(See attached file: NDXXX Repayment Term - Scotland v0.3 Draft.docx)

[REDACTED] | Senior Policy Lead
Student Loans Company
100 Bothwell Street, Glasgow G2 7JD
[REDACTED]

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-----Original Message-----

From: [REDACTED]

Sent: 21 November 2017 15:43

To: [REDACTED]

Cc: [REDACTED]

Subject: RE: Student Finance Review

Hi [REDACTED],

Sorry, we don't have any details in terms of timescales at this stage.

I'll make sure the process is fully laid out in any briefing to Ministers.

Thanks

[REDACTED]

-----Original Message-----

From: [REDACTED]

Sent: 21 November 2017 15:38

To: [REDACTED]

Cc: [REDACTED]

Subject: RE: Student Finance Review

Hi [REDACTED],

Do you know if any of these changes will be required for AY 19/20? We are just concluding the APRA for FY18-19 (AY19/20). If you do not know at this stage if it is required for AY19/20, please be aware in any briefing to Ministers that anything which falls outside of the APRA process will need to go to the SLC Executive team for approval to add to our portfolio of work.

Thanks,

[REDACTED]

From: [REDACTED]

To: [REDACTED]

Cc: [REDACTED]

Date: 21/11/2017 13:33

Subject: RE: Student Finance Review

Hi [REDACTED],

Thanks for your email on this.

We are still at the very early stages of the process with regards to the Student Support Review Recommendations. The Minister received the final report yesterday and given the complex detail has said that she will take some time to consider the recommendations. The Minister has stated that she will confirm implementation plans in due course.

Once this has happened we will be back in touch to discuss further what plans need to be put in place but we appreciate you getting in touch already on this.

Kind regards

[REDACTED]

Student Support & Participation Team | Higher Education and Science Division

Scottish Government | 6th Floor | 5 Atlantic Quay | 150 Broomielaw | Glasgow, G2 8LU

[REDACTED]

-----Original Message-----

From: [REDACTED]

Sent: 21 November 2017 11:38

To: [REDACTED]

Cc: [REDACTED]

Subject: Student Finance Review

Hi [REDACTED],

I trust you are well. I'm sure you are busy with the Student Finance Review! [REDACTED] suggest we should meet to discuss the next steps with this, appreciate of course it is very early, but it will help plan how we approach the different elements and provide you with some initial potential impacts for SLC. We can then decide how we should tackle each element, based on decision timescales etc.

I've noted the key components of the review, and specifically ones which I think could have an SLC impact:

- A new social contract for students
- Minimum student income entitlement in both further and higher education
- Minimum student income of £8,100
- Increased means-tested bursaries, and discretionary funds protected
- A new approach for students on benefits

- Common systems of administration within further and higher education

+Does this include SAAS paying the loans (instead of SLC), and informing SLC of the loan balance? (previously considered and was a project a few years ago)

-Student loan terms enhanced, including an increased loan repayment threshold

+ We have started discussion on this with regard a new plan type.

-Student loans available in further education

+SLC impact could be around the course capture for FE

-Debt write-off for students transitioning from further to higher education

+This would have an SLC impact and we should explore early discussions on the design of this process.

-Student choice of payment frequency (impact on SLC would depend on whether SAAS would take over the student loan payments)

I'm happy to organise if you have availability w/c 4th Dec? If you would like SAAS at the meeting as well please let me know.

Thanks,
[REDACTED]

[REDACTED] | Planning and Commissioning Manager
Student Loans Company
450 Argyle Street, Glasgow G2 8LG
[REDACTED]

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-----Original Message-----

From: [REDACTED]

Sent: 12 December 2017 11:35

To: [REDACTED]

Cc: [REDACTED]

Subject: RE: Changes to Scottish Government loan repayment terms

Hi [REDACTED],

Thanks for sending your availability, I will put a placeholder meeting for Thursday 18th 2-4 (we can adjust this nearer the time). I'll assume it is in the SLC Europa building on Argyle St, but more than happy to hold in your office if this is easier. In terms of agenda we can discuss;

Repayment term change for 18/19 applicants

Repayment plan changes (year TBC)

Student Support Review Update

Thanks,

[REDACTED]

From: [REDACTED]

To: [REDACTED]

Cc: [REDACTED]

Date: 12/12/2017 10:33

Subject:RE: Changes to Scottish Government loan repayment terms

Hi [REDACTED]

I've listed availability below next to [REDACTED].

Thanks

[REDACTED]

HE Student Support & Participation | Higher Education & Science Division |
Directorate for Advanced Learning & Science | The Scottish Government - 5
Atlantic Quay, 150 Broomielaw, Glasgow G2 8LU

[REDACTED]

From: [REDACTED]

Sent: 11 December 2017 17:37

To: [REDACTED]

Cc: [REDACTED]

Subject: RE: Changes to Scottish Government loan repayment terms

Hi [REDACTED]

Happy to have a catch-up in January, I'm copying in my colleagues [REDACTED] who work in the student support review team, as they will be best placed to update on that.

In terms of availability, currently [REDACTED] and I are free on:

- 9th January – am
- 10th January - all day yes
- 11th January - all day yes
- 12th January – am
- 18th January - all day yes
- 19th January - all day

[REDACTED] will get back to you with their availability shortly.

I'm surviving the cold by drinking lots of hot chocolate but I'm very disappointed that, unlike the rest of the country, we haven't had any snow yet.

Kind regards

[REDACTED]

Policy Manager | Student Support & Participation Team | Higher Education & Science Division

Scottish Government | 6th floor, 5 Atlantic Quay, 150 Broomielaw, Glasgow, G2 8LU

[REDACTED]

-----Original Message-----

From: [REDACTED]

Sent: 11 December 2017 12:52

To: [REDACTED]

Cc: [REDACTED]

Subject: RE: Changes to Scottish Government loan repayment terms

Hi [REDACTED],

[REDACTED] has asked if I can schedule a general catch up in January where we can check on progress with this and the review. If we are both not ready to meet I can cancel the meeting. Can you let me know your availability w/c 8th or 15th Jan please?

Hope you are both surviving the cold!

Thanks,
[REDACTED]

From: [REDACTED]
To: [REDACTED]
Cc: [REDACTED]
Date: 08/12/2017 16:39
Subject: RE: Changes to Scottish Government loan repayment terms

Thanks for this [REDACTED], we'll get back in touch in the new year if we need any further info to help with our modelling.

Have a lovely festive weekend.
[REDACTED]

Policy Manager | Student Support & Participation Team | Higher Education & Science Division
Scottish Government | 6th floor, 5 Atlantic Quay, 150 Broomielaw, Glasgow, G2 8LU
[REDACTED]

From: [REDACTED]
Sent: 08 December 2017 12:28
To: [REDACTED]
Cc: [REDACTED]
Subject: Re: Changes to Scottish Government loan repayment terms

Hi [REDACTED],

Thanks for keeping us in the loop.

From an SLC viewpoint it would be easier to administer all Scottish customers on one Plan type as this would reduce the amount of customers who would have both loan types. This in the longer term would:

- reduce the amount of switching between plan types that SLC would need to manage
- reduce need for splitting the allocation of repayments across 2 plan types
- reduce the complexity of info and guidance that we provide to Scottish customers

I understand that the SLC view is only part of the picture that you and the Minister will consider. Let me know if you require any further information to support your needs or if you need us to review any documentation.

Thanks
[REDACTED]

[REDACTED]
Product Development and Digital Customer Directorate
Student Loans Company - Cerium Building

[REDACTED]

From: [REDACTED]
To: [REDACTED]
Cc: [REDACTED]
Date: 08/12/2017 11:05
Subject: Changes to Scottish Government loan repayment terms

Hi

Hope you are all well. Just to give you a brief update, we met with our minister yesterday to discuss the Programme for Government changes to student loans and we have agreed that we reduce the repayment period to 30 years in 2018. Regarding the change to the repayment threshold, we would also like to introduce a new plan for Scottish borrowers rather than moving them onto to Plan 2.

We still have some further modelling and analysis to undertake before we can confirm what the final repayment threshold will be and which borrowers will be included which we are working on that at the moment.

We should hopefully be able to confirm the full details of the changes we are going to make and who they will apply to, early in the New Year but I thought it would be helpful to confirm now that we will definitely be going down the new plan route.

Kind regards
[REDACTED]

Policy Manager | Student Support & Participation Team | Higher Education & Science Division
Scottish Government | 6th floor, 5 Atlantic Quay, 150 Broomielaw, Glasgow, G2 8LU
[REDACTED]

-----Original Message-----

From: [REDACTED]

Sent: 18 January 2018 12:02

To: [REDACTED]

Cc: [REDACTED]

Subject: RE: Scottish Govt/SLC Meeting - Repayment Changes & Student Support Review Meeting - Thursday 18th 2pm

Hi [REDACTED],

Yes no problem, [REDACTED] is leading on this within SLC so can provide an update.

Thanks,

[REDACTED]

From: [REDACTED]

To: [REDACTED]

Cc: [REDACTED]

Date: 18/01/2018 11:36

Subject: RE: Scottish Govt/SLC Meeting - Repayment Changes & Student Support Review Meeting - Thursday 18th 2pm

Hi [REDACTED],

[REDACTED - OUT OF SCOPE]

Thanks

[REDACTED]

Student Support & Participation Team | Higher Education and Science Division

Scottish Government | 6th Floor | 5 Atlantic Quay | 150 Broomielaw | Glasgow, G2 8LU

[REDACTED]

-----Original Message-----

From: [REDACTED]

Sent: 17 January 2018 16:41

To: [REDACTED]

Cc: [REDACTED]

Subject: RE: Scottish Govt/SLC Meeting - Repayment Changes & Student Support Review Meeting - Thursday 18th 2pm

Hi [REDACTED],

No problem, our address is below but you have been here before. Just to make you aware the front door is closed as they are installed a new fancy reception area, so you need to come into the building via the car park at the rear. Keep walking past the building, the car park entrance is the left hand side (as you face the building).

I've added dial in details in case anyone has any snow issues tomorrow, otherwise see you all at 2pm..

Thanks,
[REDACTED]

[REDACTED] | Planning and Commissioning Manager
Student Loans Company
450 Argyle Street, Glasgow G2 8LG
[REDACTED]

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From: [REDACTED]
To: [REDACTED]
Cc: [REDACTED]
Date: 17/01/2018 12:56
Subject: RE: Scottish Govt/SLC Meeting - Repayment Changes & Student Support Review Meeting - Thursday 18th 2pm

Hi [REDACTED],

I think it would be easier if we came to you. They have done away with a significant number of meeting rooms down here so we are really struggling to find space.

Thanks

[REDACTED]

-----Original Message-----

From: [REDACTED]
Sent: 17 January 2018 12:50
To: [REDACTED]
Cc: [REDACTED]
Subject: Scottish Govt/SLC Meeting - Repayment Changes & Student Support Review Meeting - Thursday 18th 2pm

Hi [REDACTED],

I'm not sure if you wish to come to our office for the meeting tomorrow, or we could come to yours? Alternatively, I can add a call conference number if you prefer.

The purpose of the catch up was to review the outstanding items:

- Repayment term change for 18/19 applicants (write off) - review outstanding questions in the new demand
- Repayment plan changes (year TBC) - review latest position and HMRC view
- Student Support Review - general update

I suspect it will not last two hours, but it will be worthwhile to cover off as much as we can.

Thanks,
[REDACTED]

[REDACTED] | Planning and Commissioning Manager
Student Loans Company
450 Argyle Street, Glasgow G2 8LG
[REDACTED]

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-----Original Message-----

From: [REDACTED]

Sent: 16 March 2018 16:04

To: [REDACTED]

Subject: RE: Student Loan Repayment Changes

Great, have a good weekend. Let's hope we do not get too much snow!

[REDACTED]

From: [REDACTED]

To: [REDACTED]

Date: 16/03/2018 15:50

Subject: RE: Student Loan Repayment Changes

No worries, that's fine [REDACTED]

[REDACTED]

-----Original Message-----

From: [REDACTED]

Sent: 16 March 2018 15:37

To: [REDACTED]

Subject: RE: Student Loan Repayment Changes

Hi [REDACTED],

I was hoping to send something today but need to discuss with [REDACTED], is it ok if I come back to you on Tuesday?

Thanks,

[REDACTED]

From: [REDACTED]

To: [REDACTED]

Date: 08/03/2018 13:23

Subject: RE: Student Loan Repayment Changes

Thanks [REDACTED],

Would you be able to get something by the end of next week?

Cheers

[REDACTED]

-----Original Message-----

From: [REDACTED]

Sent: 08 March 2018 13:17

To: [REDACTED]

Subject: Re: Student Loan Repayment Changes

Hi [REDACTED],

[REDACTED]

Thanks,

[REDACTED]

From: [REDACTED]

To: [REDACTED]

Date: 07/03/2018 14:25

Subject: Student Loan Repayment Changes

Hi [REDACTED],

[REDACTED]

[REDACTED]

[REDACTED]

Student Support & Participation Team | Higher Education and Science
Division

Scottish Government | 6th Floor | 5 Atlantic Quay | 150 Broomielaw |
Glasgow, G2 8LU

[REDACTED]

(Embedded image moved to file: pic07404.jpg) (Embedded image moved to
file: pic48496.jpg)

-----Original Message-----

From: [REDACTED]

Sent: 08 May 2018 14:28

To: [REDACTED]

Cc: [REDACTED]

Subject: RE: Student Loan Repayment Changes

Thanks [REDACTED], that's really helpful.

April 2021 was the rough estimate that HMRC provided but it all depends on when we can get the ball rolling and confirm what the actual changes will be. I've also contacted them to ask the same questions regarding costs.

As soon as we have confirmation from the Minister I will set up a meeting so we can talk it through in more detail.

Thanks again

[REDACTED]

-----Original Message-----

From: [REDACTED]

Sent: 08 May 2018 14:22

To: [REDACTED]

Cc: [REDACTED]

Subject: RE: Student Loan Repayment Changes

Hi [REDACTED],

[REDACTED]

Thanks,

[REDACTED]

From: [REDACTED]

To: [REDACTED]

Cc: [REDACTED]

Date: 08/05/2018 12:14

Subject: RE: Student Loan Repayment Changes

Hi [REDACTED],

[REDACTED]

[REDACTED]

Student Support & Participation Team | Higher Education and Science
Division

Scottish Government | 6th Floor | 5 Atlantic Quay | 150 Broomielaw |
Glasgow, G2 8LU

[REDACTED]

-----Original Message-----

From: [REDACTED]

Sent: 22 March 2018 18:05

To: [REDACTED]

Cc: [REDACTED]

Subject: Re: Student Loan Repayment Changes

Hi [REDACTED],

[REDACTED]

From: [REDACTED]

To: [REDACTED]

Date: 07/03/2018 14:25

Subject: Student Loan Repayment Changes

Hi [REDACTED],

[REDACTED]

[REDACTED]

Student Support & Participation Team | Higher Education and Science
Division

Scottish Government | 6th Floor | 5 Atlantic Quay | 150 Broomielaw |
Glasgow, G2 8LU

[REDACTED]

(Embedded image moved to file: pic44071.jpg) (Embedded image moved to
file: pic47595.jpg)

-----Original Message-----

From: [REDACTED]

Sent: 09 June 2018 11:02

To: [REDACTED]

Subject: Re: Loan repayment threshold

Hi [REDACTED]

[REDACTED]

Thanks for getting in touch to let us know. I advised the press office so they know to direct queries back to Scottish Gov

Speak Monday

Thanks

[REDACTED]

Sent from my iPhone

> On 8 Jun 2018, at 15:32, [REDACTED] wrote:

>

> Hi [REDACTED]

>

> Thanks for getting back to me. I need to speak to someone this afternoon to provide an update (will only take 5 minutes) if [REDACTED] is not available is there someone senior in her team I can speak to?

>

> Kind regards

>

> [REDACTED]

>

> Policy Manager | Student Support & Participation Team | Higher Education & Science Division

> Scottish Government | 6th floor, 5 Atlantic Quay, 150 Broomielaw, Glasgow, G2 8LU

> [REDACTED]

>

>

> -----Original Message-----

> From: [REDACTED]

> Sent: 08 June 2018 15:28

> To: [REDACTED]

> Subject: Re: Loan repayment threshold

>

> Hi [REDACTED],

>

> [REDACTED] here. Thank you for your email.

>

> [REDACTED] is off this afternoon and [REDACTED] is tied up this afternoon dealing

> with urgent matters.
>
> [REDACTED] has asked me to advise that she will give you a call on Monday.
>
> Kind Regards,
>
>
> [REDACTED] | Interim Head of Policy, Product and Service Design
> Student Loans Company
> 450 Argyle Street, Glasgow G2 8LG
> [REDACTED]
>
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>
>
>
>
>
> From: [REDACTED]
> To: [REDACTED]
> Date: 08/06/2018 15:11
> Subject: Loan repayment threshold
>
>
>
> Hi [REDACTED]
>
> Have just tired calling, could one of you give me a call this afternoon
> when you are free, I just want to run something by you re our plans to
> increase the loan repayment threshold.
>
> I'm working from home today but you can get me on my BlackBerry (number
> below).
>
> Kind regards
> [REDACTED]
>
> Policy Manager | Student Support & Participation Team | Higher Education
&
> Science Division
> Scottish Government | 6th floor, 5 Atlantic Quay, 150 Broomielaw,
Glasgow,
> G2 8LU
> [REDACTED]

-----Original Message-----

From: [REDACTED]

Sent: 11 June 2018 11:43

To: [REDACTED]

Cc: [REDACTED]

Subject: Re: Fw: Scottish Government - Repayment Changes

Hi [REDACTED],

We spoke:

You expect that it will be all Scottish borrowers within the scope of the new repayment plan as well as the write off age.

HMRC seemed did not raise particular issue with the 2021 delivery, however SG were awaiting written confirmation. Work had to be commissioned via the DfE.

Working group (including SLC representatives) would be set up in the coming weeks.

NI had expressed an interest in changes.

Grateful if you could keep us updated and we will wait to hear from you later in the week.

Thanks

[REDACTED]

[REDACTED] | Senior Policy Lead

Student Loans Company

450 Argyle Street, Glasgow G2 8LG

[REDACTED]

www.slc.co.uk

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From: [REDACTED]

To: [REDACTED]

Cc: [REDACTED]

Date: 11/06/2018 10:46

Subject:Fw: Scottish Government - Repayment Changes

Hi [REDACTED],

Further to the announcement at the weekend, are you able to provide any further details on the scope of the repayment threshold changes? i.e. all borrowers in scope or just new?

I also noted that the repayment period / write off for loan cancellation was to be reduced from 35 to 30 years this year. We had a New Demand in draft (attached) however we are awaiting confirmation if this would apply to all Scottish borrowers. Are you in a position to confirm?

Additionally, grateful for an update on the HMRC position in connection with the threshold changes i.e. have they confirmed April 2021 as an agreed delivery date?

Happy to discuss.

Thanks,
[REDACTED]

(See attached file: NDXXX Repayment Term - Scotland v0 3 Draft.docx)

[REDACTED] | Senior Policy Lead
Student Loans Company
450 Argyle Street, Glasgow G2 8LG
[REDACTED]

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----- Forwarded by [REDACTED]/SLC on 11/06/2018 10:41 -----

From: [REDACTED]
To: [REDACTED]
Cc: [REDACTED]
Date: 14/11/2017 14:16
Subject:FW: Draft NDF - Scottish Govt - Plan 1 write off

Hi [REDACTED],

Thanks for sending that on. I've commented on the questions you have asked in the attached.

Basically we aren't able to confirm the finer details of any of the changes yet. Once we have met with the Minister and she has confirmed what the direction of travel will be, we will be able to provide a more comprehensive update. This is likely to be early in the New Year.

Thanks

[REDACTED]
Student Support & Participation Team | Higher Education and Science
Division

Scottish Government | 6th Floor | 5 Atlantic Quay | 150 Broomielaw |
Glasgow, G2 8LU
[REDACTED]

-----Original Message-----

From: [REDACTED]
Sent: 10 November 2017 11:54
To: [REDACTED]
Cc: [REDACTED]
Subject: Draft NDF - Scottish Govt - Plan 1 write off

Hi [REDACTED],

Please find a draft new demand for the proposal to amend the Scottish Plan 1 write off rules to 30 years.

Grateful if you could review & amend as appropriate - I do have some questions/assumptions noted in the attached.

Happy to discuss.

Thanks
[REDACTED]

(See attached file: NDXXX Repayment Term - Scotland v0.3 Draft.docx)

[REDACTED] | Senior Policy Lead
Student Loans Company
100 Bothwell Street, Glasgow G2 7JD
[REDACTED]

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