Training and support for debt and money advisers

For money advisers in England and Wales, Northern Ireland and Scotland
“All of the courses available on the Wiseradviser training programme provide an invaluable aid to our debt advisers and in turn our clients.”

This brochure details the Wiseradviser training and support available across the UK, and can be used to plan a development route through our training.

Find out more inside about our blended learning; face-to-face courses and online resources including discussion forums and podcasts which give you a range of ways to gain the knowledge and skills you need.

The sections on the different regions of the UK include details of the Wiseradviser training available there with a brief description of all the courses.

In addition to Wiseradviser training, there is also information on Wiseradviser tools created by the Money Advice Trust. These valuable tools for advisers are: the Common Financial Statement, CASHflow, and self-help packs for individuals and businesses.

Finally, included in the back of this booklet is a directory of additional training and support provided by other organisations, giving you a comprehensive guide to all the support available.

For further information visit www.wiseradviser.org and www.moneyadvicetrust.org

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About Money Advice Trust

Money Advice Trust – Helping people to tackle their debts and manage their money wisely

Since its launch in 1991 the Trust has developed a reputation for high quality debt advice, training, tools and services. Our vision is to help people across the UK to tackle their debts and manage their money wisely.

Supporting advisers

The Trust provides thousands of training places for money advisers across the UK through our Wiseradviser brand.

- Helping advisers to empower those that seek money advice and enable them to find solutions to reduce their debt.
- Promoting consistency and sharing of best practice across the sector.

Our training makes a real difference to those people giving advice and to people in debt.

- 99% advisers found the training enabled them to better meet the needs of their clients.
- 93% advisers would recommend Wiseradviser training to a colleague.

This brochure explains all about Wiseradviser training including a list of the courses available in each region.

The Trust has worked with credit and advice sectors to create tools which can be used in the advice process. As well as assisting effective and efficient advice, these tools encourage consistent creditor responses to offers of debt repayment.

Go to the Money Advice Trust adviser tools section to find out more.

Giving advice

Another key element of the Money Advice Trust’s work is providing free, impartial advice to people struggling with debt.

In our 2013 Impact Report we showed how we had given advice to over 150,000 people through our telephone and online advice services. These services provide an effective option for clients who may not need the full support of a caseworker.

National Debitline advises callers on any type of personal debt as well as offering help with effective budgeting, increasing income and dealing with court forms.

National Debitline
Freephone 0808 808 4000
(Mon–Fri 9.00am–9.00pm and Sat 9.30am–1.00pm)

Business Debitline advises callers on their personal and business debts, as well as offering help with effective business budgeting, cash-flow management, increasing income and dealing with business-specific debts and creditors.

Business Debitline
Freephone 0800 197 6026
(Mon–Fri 9.00am–5.30pm)

A library of factsheets on debt problems and template letters to creditors is available on their websites www.bdl.org.uk and www.nationaldebtline.co.uk. These factsheets include guides for dealing with certain situations and explain debt jargon in plain English, making them useful for advisers as well as the general public.

My Money Steps is an online service which can offer advice 24 hours a day, 365 days a year. It provides a personalised action plan to support people in dealing with their debts based on the answers to a series of questions. Solutions are tailored to individuals’ needs and circumstances. The service can be used by anyone living in England, Wales or Scotland. www.mymoneysteps.org

Organisations that come into contact with people in debt who may benefit from one of our advice services can refer them to us. Contact the Money Advice Trust to find out about free referral services we can provide.

Improving the credit and debt environment

The Trust works with many organisations that have a role to play in the debt and credit environment, including creditors on their collections and pre-collections activity, Government, and of course working with the advice sector. When required the Trust brings all three of these sectors together in order to find suitable ways of helping people tackle their debts and manage their money wisely.

A key example of this is our work in developing the Common Financial Statement (CFS).

Our research and policy programme is a vital aspect of our work, making lasting improvements which support people in debt. The Information Hub is another of our services, providing an online library of research for anyone with an interest in debt, credit, debt advice and debt remedies. Go to www.infohub.moneyadvicetrust.org to find out more.

For more information about the Trust, go to www.moneyadvicetrust.org, call us on 020 7489 7796 or send your query to info@moneyadvicetrust.org.
Who can benefit from Wiseradviser training?
Wiseradviser training and support can benefit anyone who is currently working with people who are facing financial difficulties.

Our introductory courses equip those new to money advice with basic tools to help someone in debt such as how to complete a budget, negotiate on non-priority debts and recognise when to signpost on to an experienced adviser.

For more experienced case workers and specialists Wiseradviser helps to develop and maintain thorough and up-to-date knowledge of all the latest rules and regulations surrounding consumer credit, insolvency and debt collection so that they can give the best possible advice.

How can Wiseradviser help me develop as a money adviser?
Wiseradviser training is aligned with nationally recognised frameworks for money and debt advice, providing the skills and knowledge needed to gain related qualifications.

The core training programme is structured over three levels which are based on standards agreed by leading money advice agencies.

Advisers’ continued professional development needs are met with ‘Wiseradviser Extra’ – a range of supplementary training courses and additional resources.

You can find out more about accreditation, quality endorsements and qualifications in the regional sections of this brochure and on our website.

Is there a charge for the training and support services?
The Money Advice Trust aims to provide Wiseradviser services free of charge to charities providing debt/money advice free of charge to their clients/service users. However, in some cases a small fee may apply. Please visit www.wiseradviser.org for more details.

If you don’t work/volunteer for a charity but would like to access Wiseradviser services, please also visit www.wiseradviser.org for details of our pricing options.

“I use the Wiseradviser training programme to ensure that all new staff have a real foundation and knowledge of debt and its consequences.”

High quality and effective training

Wiseradviser training courses
• Are written by experts in their fields and updated regularly to maintain accurate and relevant materials.

• Give you the knowledge and skills you need on a day-to-day basis to give effective advice.

• Are brought to life with case studies and exercises, giving you the opportunity to practice what you have learned.

“It covers all the core topics at the depth required.”
Training and support across the UK

Blended learning
You can benefit from a full blend of Wiseradviser training and support to suit individual learning styles and needs.

Face-to-face courses:
• Provide engaging teaching from leading experts with excellent printed course notes and supporting materials.
• Bring together people from different advice settings, sharing experiences to add to learning.

Online courses:
• Are available 24/7 allowing flexible learning which can be completed at your own pace, without having to commit to a whole day’s training.
• Include modular courses giving you the opportunity to refresh your knowledge in specific areas.
• Enable you to track your progress online and test your understanding of the subject as you go.

Individual study:
• Enhances learning with pre-course reading, links to resources and optional activities.
• Enables you to browse or search the online resources on the Wiseradviser website in the resources library and discussion forums.

National standards and qualifications
Wiseradviser courses map against a range of national standards, qualifications and frameworks. This means that by attending our training you can gain the knowledge required to achieve qualifications and to demonstrate that your advice meets quality standards.

To keep up to date with on-going developments in this area and to see how Wiseradviser courses can help you, please visit www.wiseradviser.org.

We are also working with the Money Advice Service and a range of advice providers to develop the individual components of the Money Advice Service Quality Framework. Please visit www.wiseradviser.org or www.moneyadviceservice.org.uk for more details.

“...information is clear and easy to understand and is a useful added resource.”
Training and support across the UK

Training levels
The core training courses provided by Wiseradviser are structured at three skill levels. These levels are based on Money Advice Standards agreed across the sector. The full list of standards are available on the Wiseradviser website.

The levels are known as follows:
• England and Wales – Generalist, Caseworker, and Specialist.
• Northern Ireland – Generalist, Skilled, and Specialist.
• Scotland – Type I, Type II, and Type III.

Generalist/Type I
This level training is designed to give new advisers an understanding of the basic principles of money advice.

Caseworker/Skilled/Type II
This level training aims to develop the skills and knowledge of ‘generalist’ money advisers. It will assist money advisers to deal with the majority of debt problems that they may encounter.

Specialist/Type III
This level training helps advisers deal with more complex cases.

Wiseradviser Extra
In addition to our core training programme, we provide a range of training and resources for continued professional development (CPD) called Wiseradviser Extra!

• Quick courses covering hot topics such as the welfare reforms.
• Case study exercises to explore how to apply what you learn on courses.
• Perspectives – a podcast series of interviews with experts from related industries.

Regular new additions give new and experienced advisers a valuable way to enhance their knowledge. Check out the latest Wiseradviser Extra additions on the Wiseradviser website!

“The tutor was excellent, had a very thorough knowledge of the subject but communicated it in an extremely accessible manner.”
The Wiseradviser website

To book on face-to-face training or start an online course you need to register for an account on the Wiseradviser website at www.wiseradviser.org

Once your registration has been approved you can make full use of all the training and support available.

To find the training you need:
- **Search** the site using key words.
- **Browse** for training by level or training type.
- **Check out the training calendar** or download a printable list of all courses scheduled from the homepage to see what courses are coming up near you soon.
- **View the course details** to find out what the course covers and who it is suitable for.

Find resources on the Wiseradviser website:
- **Search** the site using key words.
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- **View the course details** to find out what the course covers and who it is suitable for.

Resources

The resources section of the Wiseradviser website contains a range of useful documents and links. Search or browse the library to find National Debtline factsheets, transcripts of court cases, government papers and research materials. You will also find recent and archived copies of money advice newsletters and magazine articles.

Advisers in England and Wales can access the DRO Toolkit from the Wiseradviser Resources section. The toolkit was created by Citizens Advice in response to feedback from advisers and was part funded by the Money Advice Trust. It contains essential information and good practice guidance to help you advise on debt relief orders, including resources such as the Intermediary Guidance Notes and DRO newsletters, checklists and sample letters, as well as hints and tips for completing the online application.

Discussion forums

The Wiseradviser website forums give advisers a place to ask fellow money advisers for advice or assistance, share ideas and network with others in the sector. Some money advisers do not work as part of a large money advice team and the Wiseradviser website can be a valuable platform offering this vital peer support.

Podcasts and blogs

Gain new insights by listening to our podcasts or reading blogs looking at money advice from a range of different perspectives. Interviews with experts on hot topics provide valuable opportunities for continued professional development (CPD) for advisers of all levels.

News

Take a look at the News page for developments in money and debt advice, as well as information on sector events and current job vacancies.

And much more….!

The Wiseradviser website is regularly updated with new content so log in today to see what’s new! You can also find on the Wiseradviser website:
- Booking policies.
- Locations and venues.
- Website Help – troubleshooting page with answers to common queries about e-learning and help documents with step-by-step guides.
Money Advice Trust
adviser tools

Common Financial Statement (CFS)
The Common Financial Statement (CFS) is a budgeting tool that can be used by advisers to make debt repayment offers to creditors on behalf of clients.

It helps advisers to:

• Gain an accurate overview of a client’s income, expenditure, assets and liabilities.
• Ensure repayment offers are fair and can be sustained in the long term.
• Present the information to creditors in a standard format.

The CFS represents an agreement between creditors and the advice sector
The Money Advice Trust worked with the Finance and Leasing Association and the British Bankers’ Association to agree the standardised budget sheet format with built-in ‘trigger figures’ for spending areas. The Money Advice Trust manages the CFS to ensure that it is up-to-date by maintaining trigger figures in line with inflation.

The CFS is underpinned by a commitment from supporting creditors to accept offers made using this budgeting format, providing the offers are made by independent money advisers, are based on expenditure within trigger figures, and follow CFS guidelines.

Apply for a licence
In order to use the CFS and have access to the associated trigger figures you need to apply for a licence. You can apply for a CFS licence if:

• You are a third-party organisation negotiating debt repayment offers on behalf of a client to creditors; and
• You are an organisation that is involved in making decisions about whether a debt repayment offer should be accepted.

Go to the CFS website for information on how to access the CFS, FAQs and resources www.cfs.moneyadvicetrust.org.

CASHflow
CASHflow is an assisted self-help debt advice resource. It works by supporting clients to make repayment offers directly to their creditors with assistance from a money advice agency.

CASHflow:

• Helps people in debt to negotiate with their creditors themselves.
• Increases adviser availability by freeing up more time to spend with individuals requiring a casework service.
• Reassures creditors that people in debt have received full debt advice, and their financial statements have been reviewed by an adviser.

How it works
Advisers registered to use CASHflow can give clients access to the CASHflow web portal to complete a financial statement in their own time, before getting it approved by an adviser. Each statement has a unique code and features the CASHflow logo once it has been approved. This gives creditors reassurance that the client has gone through a recognised money advice process and has agreed their financial statement with an adviser. The web portal also provides practical resources for advice agencies and clients.

A recognised brand
CASHflow uses the style and format of the Common Financial Statement (CFS), so is recognised and supported by creditors. Creditors can view an offer made using CASHflow as equivalent to an offer made by a third-party money advice agency.

Background
A working party of creditors, debt collectors and advisers, was set up to develop a recognised standard approach for self-help debt advice. The approach established came to be known as ‘Common Assisted Self-Help’ or ‘CASHflow’. The CASHflow pilot was funded by the Department for Business Innovation and Skills. RBS supported and funded the national launch and roll out.

If you would like to apply for a CASHflow licence, or would like to learn more, please contact: cashflow@moneyadvicetrust.org.

For more information go to www.moneyadvicetrust.org/advice/supportingadvisers/CASHflow.
Money Advice Trust adviser tools

Self help pack
As well as running online and telephone advice services, the Money Advice Trust produces information packs for use by advisers or by individuals and small businesses in debt.

Dealing with your debts pack
This pack sets out simple steps people can follow to deal with their debts and get back in control of their finances.

Dealing with your business debts pack
This pack will help self-employed people and small business owners to work out a business and household budget taking account of all debts and circumstances. The pack uses a stepped approach which includes:

- Information about business status.
- Increasing business and household income.
- Working out a business and household budget sheet.
- Dealing with business and household priority debts.
- Dealing with business and household non-priority debts.
- Information about business insolvency.

The Dealing with your debts and Dealing with your business debts packs are available in different versions for England & Wales and for Scotland.

Anyone can download the packs for free from the National Debttline or Business Debttline websites.

www.nationaldebttline.co.uk

www.bdl.org.uk

Organisations can order printed copies either by downloading the order form from National Debttline’s website or by calling 0121 410 6254.
Wiseradviser training and support for debt and money advisers

Skillsmark endorsement

Wiseradviser training has been awarded the Skillsmark endorsement, a recognised quality mark for learning and development programmes in the justice, community safety and legal services sectors.

This quality mark shows advisers and supervisors that Wiseradviser training

- Meets the needs of advisers and their employers.
- Uses engaging, accurate materials and a variety of delivery methods.
- Gives trainees clear information about learning outcomes and provides assessments for trainees to check that they have met them.
- Is continually developed with an effective evaluation process.

The endorsement was awarded to Generalist level courses in 2013, signifying that these courses fully meet the requirements of their quality framework.

Further applications are planned for the endorsement of the full Wiseradviser programme so go to the Wiseradviser website for the latest information.

CPD schemes

Many of our courses are accredited by the Solicitors Regulation Authority (SRA) to carry Continuing Professional Development (CPD) hours. Solicitors can view the number of hours that can be claimed for each course in the course details on our website and request a CPD certificate when registering for training.

To read full course details, book your place or start an online course go to www.wiseradviser.org

We regularly expand our programme with different topics so go to the website to see what’s new!
Development route diagram
England and Wales

These courses can be completed in any order

Generalist

Caseworker

Specialist

Face-to-face  E-learning
Course descriptions
England and Wales

Introduction to Money Advice

Summary: New to money advice? This course will give you the foundations of money advice. It includes how to categorise debts, complete comprehensive budgets, maximise a client’s income, basic signposting and the key actions and implications involved in the money advice process.

Good Practice when Dealing with Debt

Summary: Designed to help advisers to provide high quality, effective and measurable debt advice, this course provides an opportunity to explore key aspects of good practice including: case management, referrals and quality frameworks, support and supervision.

How to Deliver Money Advice by Telephone

Summary: Following on from ‘How to Deliver Money Advice by Email’ this practical session will help you develop your telephone technique. Key topics covered are the differences between telephone and face-to-face delivery methods, communication skills, call control and development, dealing with difficult calls, call structure and adviser support.

A Blended Approach to Money Advice

Summary: To meet client needs, more and more agencies are reshaping the way in which they deliver advice. This online course explores what blended delivery is and why there is a need for it, using case studies to highlight its use in practice.

How to Deliver Money Advice by Email

Summary: This training looks at the advantages and disadvantages of email advice, constructing responses and how to competently deal with difficult emails. It considers how working with potentially limited information can still generate a positive impact with clients. This is a pre-course online learning module for the How to Deliver Money Advice by Telephone and Email face-to-face course.

Common Financial Statement (CFS) for Advisers

Summary: This course outlines the principles and approach that underpin the CFS, the budgeting format and trigger figures, and provides opportunities to practice using CFS. It also looks at how to use CFS within the debt advice process and what to do if creditors do not recognise CFS.

Parking Penalties

Summary: This course will help you to understand the Penalty Charge Notice (PCN) procedure, in order to appropriately advise clients. It also covers the informal and formal options available to challenge a PCN.

CASHflow

Summary: Our CASHflow resources are designed to help you to understand how to use CASHflow to support your clients. You can use them on their own or in combination with MAT’s dedicated training website for CASHflow.

Insolvency

Summary: To give holistic advice to clients, advisers need to know about a range of insolvency options: Administration Orders, Individual Voluntary Arrangements (IVAs), Bankruptcy and Debt Relief Orders (DROs). This course has sections on understanding and practicing each of these topics so you can learn or revise what you need to know. You can attend the Insolvency Options Workshop after completing this course which is a practical day designed to build on knowledge gained from the online learning. Advisers wishing to be approved intermediaries need to pass assessments within this course, before attending the Debt Relief Orders Workshop.

Debts in the County Court

Summary: An essential course for Caseworker level advisers, this provides a detailed insight into County Court and High Court procedures. As you go through the online modules you will learn how to handle day to day situations with clients, and become familiar with common forms and terms that are used. By the end of the course you will be able to assist the client in responding to County Court Judgments and enforcement proceedings. After this course you can enhance your skills by attending our Debts in the County Court Practitioners Workshop.

Consumer Credit Act

Summary: Understanding the Consumer Credit Act legislation is very important to money advisers because it sets out the requirements with which creditors must comply. This course and the resources that accompany it provide a comprehensive guide to the Consumer Credit Act and a valuable on the job aid. For an opportunity to practice and share experiences, advisers can also attend our Consumer Credit Act Practitioners Workshop.

To read full course details, book your place or start an online course go to www.wiseradviser.org
Introduction to Hire Purchase, Bills of Sale and Car Finance

Summary: In this bite-sized online course you’re going to learn the basics about Hire Purchase, Bills of Sale and Car Finance agreements so that you can give your clients the advice they need. We’ll also direct you to more detailed guidance on some areas which you can use in the future to help you add to your knowledge.

Introduction to the European Consumer Credit Act Directive (EU CCD)

Summary: The changes brought about in 2011 by the European Union Consumer Credit Directive (EU CCD), are explained in this online learning course. Advisers with an understanding of the Consumer Credit Act can get the full picture of how the changes impact the advice they give with this overview.

Dealing with Utility Debt

Summary: Want to build your confidence in helping your clients with utility arrears? This course looks at the options available for dealing with them, including links to schemes that can help. This bite-sized online course covers three key topics: water, electricity and gas.

Payday Loans

Summary: In the current climate advisers are increasingly finding that their clients have debts from payday loans. This online module will help you deal with common problems encountered and know how best to advise a client. It also covers the background of payday loans, including current social issues and how they are regulated.

Magistrates Court Action

Summary: This course aims to empower advisers with the skills and knowledge to get more involved in Magistrates’ Court action and understand how this can help avoid clients being committed to prison. It is a practical day with interactive exercises which will leave you with confidence in supporting clients faced with Magistrates’ Court action and financial penalties.

Council Tax

Summary: Making sure that clients are accessing all the support available to them is an essential part of a money adviser’s role. This course will enable you to assist the client in accessing schemes to reduce their bill as much as possible. The course also covers billing, liability order and enforcement procedures and spends a short time looking at the rights and duties of bailiffs when collecting Council Tax debt.

“The Payday Loans online training gave practical advice and gave advisers an understanding of a relatively new product which is flooding the local market. Advisers have been better placed to pass on good, timely advice.”
Course descriptions

England and Wales

Debt and Mental Health

Summary: To assist clients with mental health problems to gain control of their debts, advisers need a particular set of skills and knowledge. After attending this course, you will understand mental health problems clients may have and how this may affect their ability to deal with their debts. You will be aware of the MALG Mental Health Guidelines and know how to apply them to negotiate with creditors.

Negotiation Skills

Summary: Negotiation is a key skill required of money advisers. This course provides you with negotiation tactics that will help you and your clients negotiate with creditors and other key parties successfully. It is highly participative with exercises and discussions to put theory into practice.

Rent Arrears

Summary: This short online course aims to help you identify a client’s housing status, determine the rights of a client in rent arrears, identify the different grounds for possession by landlords and recognise some of the court notices in a typical rent arrears case. This is pre-course learning for the Rent Arrears face-to-face course but can also be completed as a stand-alone module.

County Court Representation for Mortgage Arrears

Summary: The aim of this course is to enable advisers to feel confident to represent clients in undefended mortgage possession proceedings in the County Courts. Interactive activities give you the opportunity to practice in a friendly setting. Trainees are required to have attended the Wiseradviser Dealing with Mortgage Arrears course before attending this course.

Debts in the County Court Practitioners Workshop

Summary: Following on from the Debts in the County Court online course, this discussion based, practical day will develop your core tactical knowledge and skills to help clients deal with straightforward undefended county court cases.

Strategies

Summary: There are many codes of practice, guidelines, and tried and tested strategies which enhance casework. This course will support you in working with clients to develop and implement a strategy and framework for the management of their case in a way which is consistent with the OFT’s Guidance to Debt Management Companies.

Dealing with Mortgage Arrears

Summary: This course will enable you to identify the main options for dealing with mortgage arrears prior to possession action being taken by lenders. It guides you through County Court possession procedures and through all the relevant court forms to familiarise yourselves with the information necessary to gain the appropriate court order. It also looks at the most important legislation and case law relevant to possession.

Consumer Credit Act (CCA) Practitioners Workshop

Summary: After completing the Consumer Credit Act online learning course, this course will give you the opportunity to develop your confidence in applying your knowledge to cases. Exercises cover how to identify the rights and obligations of both the lender and the borrower under the Consumer Credit Act legislation in relation to money advice, and to assist the client to select strategies to deal with Hire Purchase debt.

Insolvency Options Practitioners Workshop

Summary: The Insolvency online learning course provides foundation knowledge of the different options and this course helps advisers to develop their skills in putting this into practice. The course will build on advisers’ ability to recognise statutory demands and creditors petitions and be aware of the client’s options for dealing with them.

Rent Arrears

Summary: Following on from the Rent Arrears online module, attending this day will enable you to assist clients to select strategies for dealing with rent arrears prior to possession proceedings.

Debt and Mental Health
Course descriptions
England and Wales

Debt Relief Orders (DROs) Workshop

Summary: Advisers who wish to become Approved Intermediaries for DROs can attend this workshop after completing the Insolvency online course. In this practical day you will review a case study and explore the role of the intermediary in more detail. For more information about the application process to be an Approved Intermediary, contact the appropriate Competent Authority.

Challenging Money Claims

Summary: Experienced advisers will benefit from this course by learning how to establish whether the client has an arguable defence to a claim, and will look at catalogue debts in particular. It also clarifies the limits to an adviser’s involvement and making appropriate referrals.

Introduction to Business Debts

Summary: As in many areas of money advice it is vital that advisers understand some key points before advising on Business Debts. This two day course will enable you to advise and assist individuals with business debts when they have ceased trading and to make appropriate referrals where they continue to trade. Its main focus is on sole traders without employees, although some of the law and principles equally apply to other types of business.

Lay Advocacy

Summary: This course covers the key skills used in effective advocacy, and provides an opportunity to practice and improve those skills. This course will look closely at the expectations of clients and of ourselves in the role of advocates, and is designed to enhance the skills of advisers representing debt clients in legal proceedings.

Limitation of Actions

Summary: In addition to considering the provisions of the Limitation Act itself, this course focuses on two main topics relating to money advice and the Act: credit debts and mortgage shortfall debts. The course aims to describe the relevance of limitation periods in money advice casework. It will inform you about how to pursue limitation issues with creditors and how to use statute and case law in support of limitation arguments.

“Several of our advisers have attended this course [Debt Relief Orders Approved Intermediary Workshop] and it has enabled us to offer help in-house to our clients who wish to apply for a DRO.”
Course descriptions
England and Wales

Time Orders

Summary: Time Orders can be an effective method of gaining extra time to pay an agreement regulated by the Consumer Credit Act. This course enables specialist level advisers to identify when a Time Order is appropriate. It looks in detail at the powers of the court to grant Time Orders, and the arguments to support the making of such Orders. They can also be used to freeze interest and charges where perhaps a creditor has refused.

Debts in the High Court

Summary: In this course we look at when and how the High Court may be used by creditors to enforce money judgments. It is aimed at advisers who have completed the Debts in the County Court Learning Pathway, or who have a working knowledge of the county court system.

Introduction to the New Welfare Reforms

Summary: Reforms introduced in 2013 impacted hugely on money advice. This course aims to give you an overview of the key changes as well as links to sources of further information and training. It can benefit new and experienced advisers as the first stage in the Welfare Reforms training process; or as a recap/refresher if previous training has been received.

Enhancing your Learning and Development

Summary: This professional development module aims to help you to maximise your effectiveness by making the most of learning and development opportunities. It covers the different Honey and Mumford learning styles, VARK learning preferences, and will give you lots of ideas for different learning strategies and resources for money advisers.

“I found the Welfare Reforms learning module informative and accurate and it gave a good overview of the proposed changes.”
The Wiseradviser courses on the following pages are available to advisers in Northern Ireland. Please refer to the Development Route diagram on the next page to see the recommended order of completion.

You can plan your own development route based on your current experience and the requirements of your role.

Go to the Wiseradviser website to read the full course description including the pre-course requirements and objectives for each topic.

The money advice training provided by Wiseradviser in Northern Ireland is funded by the Money Advice Trust and delivered by Advice NI and Citizens Advice NI.

www.citizensadvice.co.uk
www.adviceni.net

Accreditation and qualifications
Wiseradviser courses map against a range of national standards, qualifications and frameworks. This means that by attending our training you can gain the knowledge required to achieve qualifications and to demonstrate that your advice meets quality standards.

There are on-going developments in this area, to find out the latest and to see how Wiseradviser courses can help you, please visit www.wiseradviser.org

NVQ qualifications
The Wiseradviser training programme in Northern Ireland includes locally accredited courses from Levels 2 to 3.

You can also find out more about qualifications and accreditations in your region in the directory at the back of this brochure.

“Advisers stated that they come away from courses having gained further knowledge and confidence in supporting their clients.”
Development route diagram
Northern Ireland

These courses can be completed in any order

Generalist

CASHflow
Banking Law
Dealing with Codes of Practice & Utilities
Debt and Mental Health
Debt Strategies

These courses can be completed in any order

Common Financial Statement for (CFS) Advisers
Blended Approach to Money Advice
Good Practice when Dealing with Debt

Skilled

Overview of the Consumer Credit Act
Practitioners Workshop
Overview to Charging Orders & Orders for Sale
Debt Relief Orders
Debt Relief Orders Workshop
Debt Relief Orders Refresher

Specialist

Advanced Mortgage Possession Business Debts
Implications of the EU Directive on the Consumer Credit Act
Lay Advocacy
Limitation of Actions

Court Action for Enforcement of Judgements Office
Business Debts
Time Orders

Enhancing your Learning and Development

Face-to-face
E-learning
Course descriptions
Northern Ireland

Introduction to Dealing with Debt

Summary: New to money advice? This course will help you understand the basic principles of money advice, explore the nature and extent of a debt problem and learn how to check your client’s liability.

Good Practice when Dealing with Debt

Summary: Designed to help advisers to provide high quality, effective and measurable debt advice, this course provides an opportunity to explore key aspects of good practice including: case management, referrals and quality frameworks, support and supervision.

Blended Approach to Money Advice

Summary: To meet client needs, more and more agencies are reshaping the way in which they deliver advice. This online course explores what blended delivery is and why there is a need for it, using case studies to highlight its use in practice.

Common Financial Statement (CFS) for Advisers

Summary: This course outlines the principles and approach that underpin the CFS, the budgeting format, the trigger figures and provides opportunities to practice using CFS.

CASHflow

Summary: Our CASHflow resources are designed to help you to understand how to use CASHflow to support your clients. You can use them on their own or in combination with MAT’s dedicated training website for CASHflow.

Banking Law

Summary: Following on from the Introduction to Dealing with Debt course, this course will give you further knowledge of some key banking regulations. It will look at benefits of basic bank accounts and the rights and entitlements of banks and clients that debt advisers need to know to best assist their clients.

Dealing with Codes of Practice and Utilities

Summary: Want to build your confidence in helping your clients with utility arrears? This course will enable you to advise clients regarding their rights and responsibilities under the relevant gas, electricity and telecommunications legislation. There are also sessions which examine rates and water reform.

Debt and Mental Health

Summary: To assist clients with mental health problems to gain control of their debts, advisers need a particular set of skills and knowledge. After attending this skilled level course you will be able to identify and understand issues that arise in relation to debt and mental health and how best to progress with these.

Debt Strategies

Summary: This course will enable you to deal with everyday debt cases in your agency in the most effective way. It covers key principles which can be applied across a range of cases.

Debt and Courts in Northern Ireland

Summary: An essential course for Skilled level advisers, helps you understand the structure and jurisdiction of courts in Northern Ireland and the procedures involved in debt cases. As part of the learning you will visit a court.

How to Complain to the Financial Ombudsman

Summary: This course will provide you with advice to help people deal with financial complaints, including how to prevent and settle them.

Individual Voluntary Arrangements

Summary: This skilled level course will provide you with the ability to identify when an Individual Voluntary Arrangement (IVA) is appropriate. It will explain the IVA procedures and enable you to make appropriate referrals to Insolvency Practitioners.

Introduction to Bankruptcy

Summary: Trainees will gain the knowledge to provide accurate advice and to identify when a bankruptcy is appropriate. This course will also give a basic step by step overview of bankruptcy legislation in Northern Ireland.
Course descriptions
Northern Ireland

Negotiation Skills

Summary: This course is designed to provide you with tips and tactics to enable a successful outcome when negotiating with creditors and other key persons involved with debt.

Overview to Charging Orders and Orders for Sale

Summary: This skilled level course will provide an overview of the legislation and case law on orders charging land and orders for sale in Northern Ireland and the process for obtaining and challenging these orders. This course will be supported by a discussion forum.

Prevention of Homelessness as a Consequence of Debt

Summary: Helping a client to stay in their home is one of the biggest impacts an adviser can have. This skilled level course, developed in conjunction with Housing Rights Service, explains the orders made by the court in relation to housing arrears/repossession as well as re-housing options available to the client.

Payday Loans

Summary: In the current climate advisers are increasingly finding that their clients have debts from payday loans. This online module will help you deal with common problems encountered and know how best to advise a client. It also covers the background of payday loans, including current social issues and how they are regulated.

Overview of the Consumer Credit Act

Summary: Understanding the Consumer Credit Act legislation is very important for money advisers because it sets out the requirements which creditors should comply with. This course will provide a comprehensive introduction to the Consumer Credit Act. For an opportunity to practice and share experiences, advisers can also attend our Consumer Credit Act Practitioners Workshop.

Consumer Credit Act Practitioner Workshop

Summary: This practical workshop is designed to support your application of the theory and legislation related to the Consumer Credit Act. It will give you the opportunity to build on previous learning and will build your confidence and skills when dealing with consumer enquiries.

“A number of our Housing Support staff have undertaken the preventing homelessness as a consequence of debt course. This training has allowed them to have a greater insight into the issues and potential strategies.responses available.”
Course descriptions
Northern Ireland

Debt Relief Orders (DROs)
Summary: This course provides advisers with the criteria for and main implications of Debt Relief Orders (DROs). Advisers will be able to assist their clients to identify if a DRO is suitable for them and advise them of the advantages and disadvantages relevant to their situation. Advisers who wish to be approved intermediaries are required to complete modules 1-6 including the on-line application, and pass the post course assessment.

Debt Relief Orders Workshop (DROs)
Summary: Advisers wishing to become an Intermediary with an approved Debt Relief Order Competent Authority can attend this workshop following completion of the online DRO course. In this workshop you will review a case study and explore the role of the intermediary in more detail.

Debt Relief Orders Refresher
Summary: This half day course is for Debt Relief Order (DRO) Approved intermediaries only who have previously completed the DRO face-to-face workshop. This course will provide an update on DRO legislative changes since DROs were first introduced into Northern Ireland and will explore the complex areas of the Debt Relief Order in more detail.

Advanced Mortgage Possession
Summary: On this course advisers will practice skills and gain knowledge to stay an order for eviction. The course outlines the mortgage repossession process and the key steps that can be taken to avoid court action.

Business Debts
Summary: This course will enable advisers who are currently working at skilled level to advise clients in dealing with business debts when they have ceased trading, and to make appropriate referrals for those who are still trading.

Court Action for Enforcement of Judgements Office
Summary: This training course will equip money advisers with knowledge of the debt enforcement process in Northern Ireland and the role of the adviser when assisting clients. It will outline where an intervention to negotiate, advocate and formally represent by the lay advocate can be actioned at enforcement stages.

Implications of the EU Directive on the Consumer Credit Act
Summary: Expanding on Consumer Credit Act courses, this course workshop looks at the duties imposed on creditors by the Consumer Credit Directive (CCD) 2010, including the requirement to provide adequate explanations, assess credit worthiness and provide copy agreements and describe the sanctions.

Lay Advocacy
Summary: This course will identify the key skills used in effective advocacy in a formal legal setting. It is designed to enhance the skills of advisers representing debt clients in legal proceedings.

Limitation of Actions
Summary: Experienced advisers attending this course will be equipped to pursue limitation issues with creditors and use statute and case law in support of limitation arguments.

Time Orders
Summary: Time Orders can be an effective method of gaining extra time to pay an agreement regulated by the Consumer Credit Act. This course will enable specialist level advisers to identify when a Time Order is appropriate. It looks in detail at the powers of the court to grant Time Orders, and the arguments to support the making of Time Orders.

Enhancing your Learning and Development
Summary: This professional development module aims to help you to maximise your effectiveness by making the most of learning and development opportunities. It covers the different Honey and Mumford learning styles, VARK learning preferences, and will give you lots of ideas for different learning strategies and resources for money advisers.

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Wiseradviser in your region

Scotland

The Wiseradviser courses on the following pages are available to advisers in Scotland. Please refer to the Development Route diagram on the next page to see the recommended order of completion.

You can plan your own development route based on your current experience and the requirements of your role.

Go to the Wiseradviser website to read the full course description including the pre-course requirements and objectives for each topic.

The money advice training provided by Wiseradviser in Scotland is funded by the Money Advice Trust and delivered by Citizens Advice Scotland and Money Advice Scotland.

wac.org.uk
www.moneyadviceScotland.org.uk

Accreditation and qualifications

Wiseradviser courses map against a range of national standards, qualifications and frameworks. This means that by attending our training you can gain the knowledge required to achieve qualifications and to demonstrate that your advice meets quality standards.

There are on-going developments in this area, to find out the latest and to see how Wiseradviser courses can help you, please visit www.wiseradviser.org.

You can also find out more about qualifications and accreditations in your region in the directory at the back of this brochure.

“(...) there is no doubt in my mind that the training helped us with our best practice when it came to Scottish National Standards Accreditation.”
Development route diagram
Scotland

These courses can be completed in any order
- Introduction to Money Advice
- Blended Approach to Money Advice
- Common Financial Statement (CFS) for advisers

These courses can be completed in any order
- CASHflow
- Introduction to Housing Debt
- Introduction to Diligence
- Consumer Credit
- Options in Scotland
- Homeowners Mortgage Support Fund
- Debt and Mental Health
- Payday Loans
- Identifying Options for Clients
- Repossessions in Scotland
- Fuel Debt
- DAS Training
- Personal Insolvency Options
- Diligence
- Hire Purchase and Conditional Sale

These courses can be completed in any order
- Housing Debt and Court Representation for Housing
- Business Debts

Face-to-face  E-learning
Course descriptions
Scotland

<table>
<thead>
<tr>
<th>Course Description</th>
<th>Summary</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Introduction to Money Advice</strong></td>
<td>If you are new to money advice this course is for you! The aim of this course is to provide an understanding of key principles and processes for dealing with a client with debt problems.</td>
</tr>
<tr>
<td><strong>Blended Approach to Money Advice</strong></td>
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<td>Providing a holistic picture of available options is an important way advisers can empower their clients. This on-line learning module aims to enable you to identify the options that may be available to a client, given their specific personal circumstances.</td>
</tr>
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<td><strong>Identifying Options for Clients</strong></td>
<td>This course will enable advisers to identify specific options for clients, to explain these options fully, clearly and objectively, and to recognise the implications for clients that may arise as a result.</td>
</tr>
<tr>
<td><strong>Personal Insolvency Options</strong></td>
<td>This essential course will enable advisers to give holistic advice by gaining an understanding of the suitability of bankruptcy and other personal insolvency options for clients.</td>
</tr>
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<td>This on-line learning course will help advisers identify appropriate options for a client with mortgage arrears, including the schemes available, advantages and disadvantages of selling the property and repossession.</td>
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<td>The main types of housing tenure as well as different types of mortgages and secured loans are explained in this course, enabling advisers to assist clients in a range of housing situations.</td>
</tr>
<tr>
<td><strong>Homeowners Mortgage Support Fund</strong></td>
<td>In this bite-sized e-learning module, you will look at the Homeowners’ Mortgage Support Fund and how to help clients to access the two schemes that are offered under this fund.</td>
</tr>
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</tr>
<tr>
<td><strong>Diligence</strong></td>
<td>This online module will provide an overview of the legal process and some of the basic protections that are available to debtors. Following this course, advisers can attend the face-to-face Introduction to Diligence course.</td>
</tr>
<tr>
<td><strong>Introduction to Diligence</strong></td>
<td>This course will enable advisers to understand the options for diligence and remedies to protect clients and assist clients with admitted claims in court.</td>
</tr>
</tbody>
</table>

To read full course details, book your place or start an online course go to [www.wiseradviser.org](http://www.wiseradviser.org)
Course descriptions
Scotland

Debt and Mental Health

**Summary:** To assist clients with mental health problems to gain control of their debts, advisers need a particular set of skills and knowledge. After attending this course, advisers will know how to use the MALG Mental Health Guidelines and the Debt and Mental Health Evidence Form.

Fuel Debt

**Summary:** Want to build your confidence in dealing with clients who have utility debts? This course covers the issues advisers need to be aware of relating to fuel poverty and will enable you to advise on assistance available from various suppliers including schemes to assist individuals to make their homes more energy efficient.

Hire Purchase and Conditional Sale

**Summary:** In this bite-sized e-learning course, you will learn about Hire Purchase and conditional sale, enabling you to give advice about these types of agreement.

Consumer Credit

**Summary:** This essential course will give advisers an understanding of the legal principles of consumer credit and the Codes and Guidance creditors must comply with which protect the debtor. It will also explain the legal position on unlicensed lending and how to refer suspected cases to the relevant Trading Standards service.

Payday Loans

**Summary:** In the current climate, advisers are increasingly finding that their clients have debts from payday loans. This online module will help you deal with common problems encountered and know how best to advise a client. It also covers the background of payday loans, including current social issues and how they are regulated.

DAS Training

**Summary:** The course will enable advisers to understand when a Debt Payment Programme is an option. It also covers how to prepare an application, variation or revocation of a Debt Payment Programme and how to use the AIB DAS Hub.

“For Through Wiseradviser training, we have been able to assist clients in staying in their own home, preventing eviction and repossession.”
Housing Debt and Court Representation for Housing

Summary: This course will enable advisers to represent debtors facing eviction or repossession in court. It covers eviction procedures for Assured Tenancies and Scottish Secure Tenancies. You will also look at court procedures and the Home Owner and Debtor Protection (Scotland) Act 2010.

Business Debts

Summary: The course will enable advisers to identify cases involving business debt and make appropriate referrals to relevant agencies. On completion of the course, advisers will be able to identify different business models, advise appropriately on possible enforcement and the various legal procedures that can be used.

Introduction to the New Welfare Reforms

Summary: The reforms introduced in 2013 impacted hugely on money advice. This course aims to give you an overview of the key changes as well as links to sources of further information and training. It can benefit new and experienced advisers as a first stage in the Welfare Reforms training process; or as a recap/refresher if previous training has been received.

Enhancing your Learning and Development

Summary: This professional development module aims to help you to maximise your effectiveness by making the most of learning and development opportunities. It covers the different Honey and Mumford learning styles, VARK learning preferences, and will give you lots of ideas for different learning strategies and resources for money advisers.

“(…) the trainers were also more than happy to help anyone with specific questions and the handouts are very useful.”

Course descriptions
Scotland
Directory of additional support

Directory of support provided by other (non-MAT) organisations

Internal resources

Many organisations have their own valuable internal resources such as intranets and newsletters. Speak to your manager to make sure you have access to everything available in your organisation. Don’t forget, if you or your organisation is part of a membership organisation, your membership may give you access to useful resources.

Electronic resources

Go to the Wiseradviser section to read about electronic resources provided by the Money Advice Trust

- National Debtline and Business Debtline website and factsheets
- The InfoHub website
- Dealing with your Debts pack
- Wiseradviser Resources library and Discussion Forum

AdviceFinder

AdviceFinder is a comprehensive database containing extensive information covering the broad area of citizens’ rights and entitlements. The information system is a common resource for information providers in the independent and statutory sectors. It is available in Northern Ireland for Citizens Advice Bureaux, information and advice centres. It can also be used by local governments departments, constituency offices, health boards, employers and trade unions.

Key to location of support service

- England and Wales
- Northern Ireland
- Scotland
AdviserNet

AdviserNet CD is a valuable resource created by Citizens Advice which can be purchased by organisations. It covers a vast range of topics, including employment, welfare benefits, housing and debt. Advisers who subscribe to AdviserNet receive an updated CD every month which is used daily by 17,000 CAB advisers and hundreds of libraries, solicitors, trade unions, MP caseworkers, charities, colleges and community organisations. For more information go to www.citizensadvice.org.uk/advisernet.

Debt Action NI website

The Debt Action NI website (www.debtaction-ni.net) is an online resource for those experiencing debt, for advisers, policy makers and more. It includes a range of tools and resources including the Debt Action Plus budgeting tool, information leaflets, consultation responses, recent news items, links, and sources of help. Clients can also find details of our text service, telephone helpline, and how to access face to face advice.

Information for clients

To meet the demand for money advice in recent years there has been a growth in free self-help resources for clients. Read online information and download or order printed fact sheets and information packs on the following websites:

- www.nationaldebtline.co.uk
- www.bdl.org.uk
- www.stepchange.org/Debtinformationandadvice.aspx#
- www.adviceguide.org.uk
- www.citizensadvice.org.uk/advice4me.htm
- www.housingadviceni.org
- www.advice4me.org.uk

Turn2us website

The Turn2us website helps advisers find sources of financial support quickly and easily, based on the particular needs and circumstances of clients, by providing:

- A Benefits Calculator that helps people ensure that they are receiving all the welfare benefits they are entitled to.
- A Grants Search containing details of over 3,000 charitable funds.
- Information and resources on a wide range of subjects related to welfare benefits, grants and managing money.

Go to www.turn2us.org.uk to find out more.

Magazines, newsletters and books

Advice magazine

This quarterly magazine is created by Citizens Advice Bureaux Northern Ireland. To access it go to www.citizensadvice.co.uk/en/Publications/Advice-Magazine.

Advice Matters

This is a quarterly e-zine produced and distributed to Advice NI members. It includes a Money Advice Update which covers such things as relevant legislative changes, news items and consultations. Information about Wiseradviser, other money and debt related training offered by Advice NI is included in the training section. To view the Advice Matters publication go to www.adviceni.net.

AdviceUK Money Advice Update

The AdviceUK Money Advice Update is a regular email bulletin that contains information about the latest developments in policy, legislation, case law, training and funding in the area of money advice. If you would like to be added to the mailing please contact AdviceUK’s National Money Advice Coordinator, David Hawkes on 0300 777 0107 or email david.hawkes@adviceuk.org.uk with ‘Money Advice Update’ in the subject heading.

Arian

Arian is a bi-monthly money advice newsletter produced by Citizens Advice Specialist Support. It provides information and practical support to money advisers through short news items, references and links to other publications. It also has regular items, including a Case Law Update, details of Money Advice Groups, Dear Marian, What’s coming up in Adviser and Quarterly Account, as well as Success Stories. It also includes a regular item News from AdviceUK. To subscribe to Arian email arian@citizensadvice.org.uk.
Child Poverty Action Group handbooks

The Debt Advice Handbook is published by Child Poverty Action Group (CPAG). It contains all the essential information needed by advisers dealing with debt problems, and explains the key stages and issues in money advice. The handbook is revised and updated bi-annually by experts including members of the Citizens Advice Specialist Support team.

CPAG publish other books to help people at risk of poverty and their advisers, including the Welfare Benefits and Tax Credits Handbook, Debt Advice Handbook and Child Support Handbook. They also publish social security and child support legislation with expert commentary. CPAG in Scotland has a wide range of information and resources on benefits and tax credits. See their ebulletins and Scottish handbooks www.cpag.org.uk/scotland/welfarerights.

Debt Action leaflets

Advice NI has also produced a variety of leaflets through the Debt Action NI project offering advice to people in debt.

Debt Handbook for Advisers

The Debt Handbook for Advisers is published by Citizens Advice Northern Ireland. It is available to their members on www.citizensadvice.co.uk/Publications/Money-Advice/Debt-Handbook.

Quarterly Account

The journal of the Institute of Money Advisers (IMA), Quarterly Account, is a valuable resource for anyone involved in money advice. It is free for members of the IMA. Regular features include: News Review, the Front Line Interview, Q & A with Citizens Advice Specialist Support’s Money Advice Team, Points of View, Letters, ABC of Money Advice and Legal Round-up. For more information visit www.i-m-a.org.uk/quarterly-account.

Turn2us e-bulletin

A monthly e-bulletin to keep you updated about Turn2us’ services, current research into financial need and new resources. For more information visit www.turn2us.org.uk/about_us/e-bulletins.aspx.

Training and qualifications

Go to the Wiseradviser section to read about Wiseradviser training.

Wiseradviser courses map against a range of national standards, qualifications and frameworks. This means that by attending our training you can gain the knowledge required to achieve qualifications and to demonstrate that your advice meets quality standards.

There are on-going developments in this area, to find out the latest and to see how Wiseradviser courses can help you, please visit www.wiseradviser.org.

Advice NI NVQ qualifications

Advice NI offers a range of locally accredited courses such as the Advantage training programme, and non-accredited courses such as Welfare Reform, Benefits and Tax Credits, Advice Pro Case Recordings, and Customer Service. For further details go to www.adviceni.net/page_new.cfm/area/information/page/training.

AdviceUK – Introduction to Debt Advice

Basic money advice training is available from AdviceUK as part of their Learning to Advise course. The two day module Introduction to Debt Advice covers topics at a generalist level. This can be run as a stand-alone course. Other advice related training is also available.

For more information visit www.adviceuk.org.uk.

AdviceUK NVQ in Advice & Guidance

AdviceUK provide NVQs in Advice & Guidance at level 3 and 4. These competence based qualifications judge a person’s ability to do a job/task/activity against set criteria. The qualifications cover generic advice units and there are optional units including money advice. For more details please visit the training and qualifications section of www.adviceuk.org.uk.

Citizens Advice Northern Ireland accredited training

Citizens Advice is a recognised National Vocational Qualifications Assessment Centre, accredited to deliver NVQ Level 3&4 in Generalist Advice, Welfare Rights and Money Advice.

The “Citizens Advice Adviser Training Programme” is accredited by the Northern Ireland Open College Network (Level 3). NIOCN recognises courses and tailored learning programmes specifically designed for organisations’ learning needs. Accreditation provides independent confirmation of participant’s achievements in study and training, and successful candidates receive a certificate of their achievements.
Citizens Advice – staff and external training

Citizens Advice provides a learning route for CAB workers from induction into the service through to advising clients.

Citizens Advice also runs a range of charged-for training courses on Welfare Benefit, Debt and Employment for advisers from the whole advice sector. For more information including a full list of courses and booking form go to www.citizensadvice.org.uk/advisertraining.

CPAG – welfare benefits, tax credits, the welfare rights system and universal credit courses

CPAG courses cover all aspects of welfare benefits, tax credits, the welfare rights system and the universal credit. For a full list of CPAG courses go to www.cpag.org.uk/training.

Institute of Money Advisers Certificate in Money Advice Practice

The IMA’s Certificate in Money Advice Practice represents the culmination of many years’ work to develop a qualification specifically for money advisers. The qualification has work experience pre-entry requirements to ensure a development of base knowledge and skills level. The entry requirements assume that applicants / learners will have undertaken the recommended practitioner learning such as Wiseradviser training for generalist and caseworker levels.

It forms part of the IMA Accreditation Scheme, which includes compliance with their Professional Code of Conduct and CPD Scheme.

The qualification is available to individuals engaged in money advice, or with an interest in related areas, such as trainers, benevolent fund officers, housing, and policy officers. Further details and the full application process are detailed on www.i-m-a.org.uk/certificate-in-money-advice-practice.

Institute of Money Advisers – money advice courses and seminars

The IMA runs an annual programme of money advice courses from caseworker level through to specialist and advanced. The IMA also offer a programme of free professional development seminars in partnership with Wiseradviser, covering changes in practice and legislation and topical issues.

For a full list of current courses and seminars, or to download the latest brochures, visit the training pages on the IMA website www.i-m-a.org.uk/ima-training.

MAS online learning on Fuel Debt

The course is designed for advisers who deal with fuel poverty for their clients. Go to www.moneyadvicescotland.org.uk/training/e-learning-fuel-debt to find out more.

Money Advice Scotland SVQ Advice and Guidance

Money Advice Scotland has become well known for its role in accreditation. In addition they provide Scottish Vocational Qualifications in Advice and Guidance at Levels 3 and 4. These qualifications cover the range of knowledge a money adviser requires when dealing with clients, and provide quality assurance for clients and the organisation.

StepChange Debt Charity and ICM Diploma in Money and Debt Advice

StepChange Debt Charity has developed six Ofqual accredited unit awards in Money and Debt Advice. These work towards a diploma or certificate in Money and Debt Advice, a nationally regulated, professional qualification. This is a credit based qualification which sits on the national database of accredited qualifications. The credits are recognised by the Qualifications Curriculum Framework (QCF). StepChange Debt Charity have six training courses available, each of which are aligned to one of the unit awards within the qualification. StepChange Debt Charity are also able to offer a coach to support you during your studies; they have experienced trainers with extensive money and debt advice knowledge. For more information about the ICM Diploma and the coaching package please go to their website www.stepchange.org.

Turn2us – Maximising Income workshops

Turn2us run regional workshops to help you use the Turn2us tools and resources to help people access benefits and grants. Turn2us can also arrange in-house workshops to meet the training needs of organisations providing financial information and support to people in financial need on a date and at a venue to suit you. Go to www.turn2us.org.uk/about_us/projects/workshops.aspx to find out more.
Consultancy

Go to the Wiseradviser section to read about referring your business clients to the Business Debtline advice service provided by the Money Advice Trust.

AdviceNI Specialist Support

The Specialist Support Service:
- Provides support with complex cases.
- Facilitates ‘Ask the Expert’ Information Sessions.
- Produces policy updates.
- Co-ordinates a Shadowing Programme.
- Provides support to debt advice supervisors.
- Provides updates on new UK wide initiatives.
- Seeks to monitor supply and demand trends in NI.

The service is available Monday to Friday from 10.00am to 4.00pm. It can be accessed by telephoning 028 90645919 or by email on: specialistsupport@adviceni.net.

The Specialist Support service is provided by Advice NI via a grant from the Money Advice Trust and is available to money advisers operating within Advice NI, Citizens Advice, IMA and StepChange Debt Charity.

AdviceUK Money Advice Consultancy and Support

AdviceUK’s National Money Advice Co-ordinator provides a money advice social policy and development consultancy and support service to members of the AdviceUK network. This service is available by telephone and email. Go to their website for more information www.adviceuk.org.uk.

Citizens Advice Specialist Support

Citizens Advice Specialist Support provides a free telephone and online consultancy service for advisers. They can help with tricky cases, if you cannot find a solution or you need a second opinion. They advise on all issues relating to debt such as bankruptcy, consumer credit, Debt Relief Orders, mortgages and secured loans and County Court issues.

To contact Specialist Support:
- Telephone consultancy:
  - Money advice in England and Wales: 080 8808 2575 (Monday – Friday 10.00am – 4.00pm)
  - Money advice in Wales only: 0800 138 6068 (Tues, Weds and Fri 10.00am – 4.00pm)
- Online consultancy
  - Check with your supervisor if your organisation has a username and password to access the service. If not, or if you have any other questions about the service, email the customer service team on specialistsupport@citizensadvice.org.uk or call 0845 120 3744.

Once you have your log-in details, go to http://rdwebsso.cablink.org.uk.

The service is funded in part via a grant from the Money Advice Trust and is available to money advisers operating within AdviceUK, Citizens Advice, IMA and StepChange Debt Charity.

MATRICS (Money Advice Training, Resources, Information and Consultancy Service)

MATRICS is project administered jointly by Money Advice Scotland and Citizens Advice Scotland. The MATRICS team provide a consultancy service to help money advisers with complex cases. The team can be contacted by phone, fax and email. They also work closely with the CAS information team, who develop and maintain the Advisernet and Adviceguide information systems, and the training team who prepare and maintain generalist level training and online learning for advisers.

To contact the service or find out more call 0845 123 2326 or email consultancy@matrics.org.uk.

Opening hours are:
- Monday 9.00am – 12.00pm and 1.00pm – 4.00pm
- Tuesday – Friday 10.00am – 1.00pm.

Adviser communities

Go to the Wiseradviser section to read about how you can meet with the adviser community in the Wiseradviser website discussion forum.

Conferences

Conferences hosted by Citizens Advice, AdviceUK, the Institute of Money Advisers (IMA) and Money Advice Scotland provide money advisers with an opportunity to meet each other and discuss the major developments in the sector, network and catch up with old friends.

They also bring together people from outside the free-to-client advice sector, such as representatives from government bodies and commercial organisations, and promote working together. Visit each organisation’s website to find out when the next conference is happening and what is on the agenda.
Money Advice Groups (MAGs)

There are many groups of money advisers meeting across the UK, some of which are funded by the Money Advice Trust and coordinated by Citizens Advice Specialist Support. They provide an excellent local forum for information exchange between advisers and for continuing professional development.

Groups are organised by different individuals and organisations, and engage in a range of activities. The meetings usually comprise a combination of:

- Speakers such as creditors, local / central government policy makers or membership organisation reps.
- Training or short presentation on an aspect of money advice such as DROs or charging orders.
- Institute of Money Advisers (IMA) matters.
- Social policy issues.
- Updates on money advice developments such as CASHflow or the Common Financial Statement (CFS).
- Open forum for case discussion or new areas of law.

An updated list of MAGs is attached to every Arian newsletter which can also be found on the Wiseradviser website, or IMA members can find details of their local branch representatives on the website www.i-m-a.org.uk/ima-branch-representatives.

Online Evidence surveys

Advisers can collaborate to improve the debt and credit environment by submitting evidence of good and bad practice via online evidence surveys.

The evidence will be used to support the influencing work carried out on behalf of the free-to-client money advice sector.

A link to add evidence can be found on the Wiseradviser, AdviceUK and IMA websites and feedback is provided via Arian, IMA newsletters and AdviceUK’s Money Advice Update.
Do you know of support available for money advisers that is not included in this directory?

If so, please contact the Adviser Support Team at the Money Advice Trust.

Adviser Support Team
Money Advice Trust
21 Garlick Hill
London EC4V 2AU
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Fax: 020 7489 7704
Email: contactus@moneyadvicetrust.org

www.wiseradviser.org

The Money Advice Trust is a charity formed in 1991 to increase the quality and availability of free, independent money advice in the UK.
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