

Quality framework for individuals

Accreditation process



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Introduction

This document outlines the approach that will be undertaken by the external assessing organisation when assessing debt advice training and qualifications submitted for accreditation.

Applicants for accreditation may be external providers of debt advice training, membership bodies that provide training to members, delivery organisations that provide training to their staff, and qualification awarding bodies, who in conjunction with their delivery partners may also seek accreditation.

The National Occupational Standards (NOS) grid and activity lists

The National Occupational Standards (NOS) grid detailed in appendix 1 of 'Money Advice Service quality framework for individuals delivering debt advice', identifies a series of debt advice activities sets, such as; initial contact, support, advice and specialist work, that have been mapped across to NOS. These NOS should form the basis for training and / or qualifications content for each activity set.

The three activity sets (appendix 2,3,4) are titled:

- Initial contact and support;
- General advice; and
- Specialist advice, casework, representation and supervision.

These debt advice activities are presented in a logical order, but it is important to note that in some organisations they may occur in a different order or simultaneously. Whilst training or qualifications need to cover the learning for the whole debt activity set, it is accepted that some debt advice activities may not be required in some debt organisations, depending on the nature of the service and the client's circumstances.

Application and assessment process

All applicants will be required to complete and submit a self-assessment setting out how their training and / or qualification meets the Money Advice Service Quality Framework requirements. This will be reviewed by the appointed independent external assessing organisation. This process will ask applicants to identify the 'debt activity set' that the course or qualification provides learning support for (aligned with the NOS grid at appendix 1 of 'Money Advice Service quality framework for individuals delivering debt advice'), and they must outline how the content of the training or qualification maps across to the relevant NOS requirements in the Framework. Training and qualification content will be submitted alongside the self-assessment to enable validation against the Framework requirements.

Example of self-assessment of NOS mapping for training and qualifications

National Occupational Standards	Training course name	Debt activity covered by course
Support clients to make use of advice and guidance services [SFJGA2]	eg. <ul style="list-style-type: none"> ■ Introduction to Debt Advice 	<ul style="list-style-type: none"> ■ All activities
First line money and debt legal advice [SFJBF3]	eg. <ul style="list-style-type: none"> ■ Introduction to debt advice ■ Good practice in dealing with debt ■ Insolvency options ■ Magistrates court action ■ Council tax ■ Rent arrears ■ Mortgage arrears 	<ul style="list-style-type: none"> ■ Advice ■ Casework/specialist ■ Court representation ■ Supervision

An auditor in the appointed assessor organisation will use all submitted materials to complete a desktop audit and also follow up as necessary with the applicant. This process will include reviewing quality of assurance for trainers, systems used for training, and the training and assessment materials to validate the evidence submitted. The auditor will seek clarification about how materials have been developed and the associated quality standards used in the development and continuing review process. The auditor will also seek details about how courses are managed and look at the administration associated with the training. This will include sampling records of who has attended training and the results of assessments.

The components of the organisation and the training or qualification programme which the auditor will review include:

- The assessment of learning
- Robust and secure systems for administration of courses
- Evaluation and review of trainers and training materials
- Complaints and feedback procedures in place
- Professional indemnity insurance covering trainers in place

Audit and assessment outcomes

The outcome of the audit and assessment will result in either of the following recommendations to the Money Advice Service from the assessing organisation:

Accreditation	The submission is acceptable without further requirements. The requirements of the Quality Framework for Individuals have been met. There may be a list of best practice suggested improvements but this will not be subject to further review	<ul style="list-style-type: none"> ■ Accreditation will be awarded for a 36 month period ■ A certificate will be issued confirming accreditation of the programme/s and identifying what level of activity the training/ qualification programme supports ■ Renewal will take place in the last six months of the accreditation award
Referred	Some requirements of the quality framework have not been met	<ul style="list-style-type: none"> ■ The criteria that are not met will be outlined in the report with a proposed action plan and will be subject to review in the next application window
Not met	Significant requirements of the quality framework have not been met	A proposed action plan has been provided and an invitation to submit in the next application window will be provided

Self-assessment of training and qualification content

Training owners (both external and internal providers) will be invited to apply for accreditation and in doing so, to complete a self-assessment of their training content against the Quality Framework.

Awarding bodies that deliver regulated debt advice qualifications will also be invited, in conjunction with their delivery partners, to undertake the application process. Together they will be required to undertake a self-assessment exercise to map the qualifications on to the NOS Grid in order to demonstrate how they meet the requirements for the Quality Framework for Individuals.

The self-assessment will be required to show:

- Details of the scope of any submitted training /qualifications and how they relate to the Quality Framework for Individuals, outlining the aims and objectives / learning outcomes and how they are mapped to the NOS on the Grid. Our independent assessing organisation will then conduct a mapping exercise to assess the extent of the NOS criteria covered and whether this sufficiently meets the requirements of the Framework.
- Aims and objectives / learning outcomes that are:
 - clearly stated at the appropriate level to achieve the aims of the programme
 - presented within lesson / session plans
 - measurable and achievable, showing the knowledge and skills that link to the NOS on the grid
- Topics / modules / units / components that:
 - are effectively sequenced and with sufficient time to facilitate learning
 - contain content to enable staff to achieve the objectives / learning outcomes
 - specify appropriate delivery methods that allow for differing learning styles
- The expected hours of study, and that they are sufficient and known to advisers
- Content that is up-to-date and mapped across to the relevant NOS for the relevant debt activity type

Review of the delivery of learning

The self-assessment will need to show how the training / qualification is delivered and assessed by appropriately experienced and trained or qualified people who, with sufficient resources, can support individuals to achieve the objectives / learning outcomes.

It should describe how individual achievement is assessed and how the process gives individuals the opportunity to demonstrate what they know and understand and what they can perform in relation to the objectives / learning outcomes. Feedback to individuals must enable them to make progress towards achieving the objectives / learning outcomes.

The self-assessment should identify details of policies and procedures outlining:

- Information about the scope of the training / qualification and the relationship to the Money Advice Service Quality Framework for Individuals
- How the delivery of the programme is appropriate and enables individuals to achieve the objectives / learning outcomes
- Individual lesson / session plans that set out the methods and styles used to support individuals to achieve the objectives / learning outcomes
- How individuals are given support to achieve the objectives / learning outcomes
- Where it is organisational policy to recognise previous learning, how the delivery enables previous learning experiences to be taken into account
- That trainers are sufficiently experienced and trained / qualified to deliver the training / qualification and maintain their own continuing professional development (CPD)
- How the achievement of individuals is assessed appropriately. Assessments should be planned, valid, fair and reliable, enabling individuals to demonstrate progress towards and achievement of the objectives / learning outcomes. This may be linked to the organisation's personal development processes
- That the assessment criteria are available to individuals
- How feedback is provided to individuals informing them of their progress towards achieving the objectives / learning outcomes, confirming whether or not they are achieving them
- How equality of opportunity and inclusivity is promoted through delivery
- Learning materials, equipment and the learning environment that are sufficient and appropriate to enable achievement of the objectives / learning outcomes
- Administrative support that is appropriate to deliver the training / qualifications
- How assessment records are maintained, including records of attendance, assessment and completion of programmes

Evaluation and review

The self-assessment must show how the training / qualification and assessment is reviewed to identify where changes are needed and how they will be implemented.

It should describe how the programme of learning is reviewed to ensure that it continues to be current. It will be the responsibility of the training / qualification owner to ensure that there are processes for updating content where NOS are reviewed or amended. It should detail what data is collected, from whom, with what frequency and how it is evaluated, showing how changes are made.

The self-assessment should detail how learning assessments are monitored and quality assured to ensure consistency between assessors and over time. It should also illustrate what improvements have been identified and implemented as a result of monitoring and review activity.

The accreditation process for sole advisers

In early 2014, the Money Advice Service will appoint a third party organisation to administer an accreditation scheme for sole advisers on behalf of the Service. This organisation will check compliance of sole advisers against the Money Advice Service Quality Framework requirements. Any sole adviser can apply for three year accreditation through this route.

A sole adviser seeking Money Advice Service accreditation will be required to evidence that they hold an accredited qualification that supports the 'specialist' activity set in the Quality Framework for Individuals. In addition sole advisers will be required to display evidence that the requirements in the table below are met. It should be noted that this process will not be available to sole advisers until the application process is completed for the accreditation of training or qualifications which will take place after Spring 2014. Further details regarding the application process will be published through advice networks and wider once the accreditation process is up and running in 2014.

Sole advisers will be required to:

Hold an accredited qualification that supports the 'specialist' activity set in the Quality Framework for Individuals

Be part of a membership body with access to regular updates, CPD, peer support and a range of technical support

Be able to show evidence that they hold all of the relevant insurances and licence requirements

Be subject to any independent peer review scheme which the Money Advice Service implements

Debt advice organisations: review of their own advisers

We will publish details during Summer 2014 of which training and qualifications have been successful in becoming accredited in the initial phase. Debt advice organisations holding a Money Advice Service accredited quality standard or membership code will then need to undertake a check of their debt advisers to ensure they meet the Quality Framework for Individuals.

Organisations will be required to review which accredited training or qualifications all their staff involved in the delivery of debt advice to clients have undertaken, and to consider if it is appropriate for the debt advice activity that they undertake within the organisation.

Evidence of this review will need to be provided as part of the audit requirements for any accredited quality standard or membership code, as it forms a new quality requirement in order to achieve Money Advice Service accreditation.

Where existing staff have not undertaken the appropriate accredited training or qualification for the activity that they undertake, then they will be required to do so. This will form a part of corrective action following any accredited standard audit and subject to review after the standard period set by the quality standard or membership code owner.

Many of those training and qualification owners who apply for accreditation will have policies that enable prior learning to be taken into account and incorporated into their assessment. As we will not be accrediting advisers directly, we will not have a process to take into account any prior learning that an adviser has undertaken.

Glossary of terms

Term	Description
Auditor	An auditor is a person appointed by the external assessing body who will support, monitor and assure the training and assessment process. This includes inspection of procedures and sampling of training and assessments delivered by the organisation seeking accreditation of training / qualifications
Accreditation	The process through which the external assessing organisation will confirm an organisation's training / qualifications conform to the Quality Framework criteria
Assessing organisation	The organisation to be appointed by the Money Advice Service to assess training and / or qualifications against the Quality Framework for Individuals and make a recommendation in respect of accreditation
National occupational standards (nos)	National Occupational Standards (NOS) have been developed within each relevant sector to help specify the knowledge, skills and understanding needed in particular roles for most jobs in the UK
Valid assessment	An assessment is only valid when it assesses what it sets out to measure
Fair assessment	A fair assessment is designed to give all learners the fairest possible opportunities to show what they know, understand and can do
Reliable assessment	The extent to which assessment results are an accurate measurement of the learners' knowledge and/or skills An assessment is only reliable if it is likely to produce the same results on different occasions and with different assessors. An assessment must be valid for it to be reliable
Continuing Professional Development (CPD)	CPD is a personal commitment to keeping your professional skills and knowledge up to date and improving your capabilities It focuses on what you learn and how you develop throughout your career
NOS Grid	The Money Advice Service Framework for Individuals outlines the core NOS for each debt advice activity set

