

Quality framework for individuals delivering debt advice



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Executive summary

- The Money Advice Service believes that it is important for clients who seek debt advice to have the assurance that both the organisation they access, and the adviser they engage with, operate to the highest standards.
- The Quality Framework enables standards, membership codes, training and qualifications in use across the debt advice sector to become accredited by the Money Advice Service. The Framework comprises of two interlinked and essential parts - the 'organisational' quality framework and the 'individual' quality framework, which together, form our approach to ensuring the high quality of a debt advice service.
- 'Assuring consistent and high quality Debt Advice' was published in June 2013. This outlined the process we would take on implementing the Quality Framework with a focus on both the quality of the organisation delivering a debt advice service and also on the individual adviser providing debt advice. The principles and the process for assessing organisational quality by accrediting debt advice quality standards and membership codes is now underway and this document sets out the details and process that will be undertaken to assure the quality of individuals delivering advice.
- This publication presents the second element of the Quality Framework, for individuals. It has been based on the National Occupational Standards (NOS) and this approach was fully supported by stakeholders throughout the Money Advice Service consultation, earlier in 2013. NOS are owned by various Sector Skills Councils and they were developed by the advice sector. The NOS used in the Quality Framework focus on the separate tasks and activities that are required for an adviser to be competent. Using these as the basis of the Quality Framework has provided the opportunity to maintain some flexibility and remain relevant to all of the various business models used across the advice sector.
- The Quality Framework for Individuals was drawn up in consultation with an independently chaired external working group of key stakeholders involved in advice delivery and the training and qualification of advisers. Membership of the Working Group comprised of Advice UK, Citizens Advice England and Wales; Citizens Advice Scotland, Advice Northern Ireland; Money Advice Scotland, StepChange Debt Charity, Payplan, the Institute of Money Advisers, the Institute of Credit Management, Money Advice Trust and Debt Resolution Forum.
- The individual element of the Money Advice Service Quality Framework ensures that the range of debt qualifications, training programmes or learning in use in the sector supports debt advisers to undertake the range of activities required to provide clients with high quality advice. Training and qualifications accredited by the Money Advice Service will be detailed on our website and, therefore, will be the publicly recognisable indication that training or qualifications are assessed as meeting the requirements of the individual element of the Quality Framework. Following accreditation, we will list details of the training or qualification along with an indicator of the type of debt advice activity set it supports e.g. casework or court representation. Any adviser that has undertaken an accredited training programme or qualification will fall under the umbrella of Money Advice Service accreditation for three years.

Introduction to the Money Advice Service quality framework for individuals

- The Money Advice Service Quality Framework for Individuals identifies the activity sets that are undertaken throughout the debt advice journey across a variety of roles, from initial contact, support work, advice, casework and specialist advice, through to representation and supervision. When developing the Framework, each activity was mapped against the relevant National Occupational Standard (NOS) suite and units. The results of this process can be found in appendices 2, 3 and 4. Appendix 1 provides the high level summary of each activity and identifies the appropriate NOS that now form the core requirements for all activity sets.
- The Quality Framework for Individuals will enable the owners of debt advice training and qualifications (including internal training programmes) to submit their training and qualification programme content and assessment processes for mapping and independent external assessment against the Money Advice Service quality framework. Applicants will be invited to identify the debt advice activity set that each course and qualification is designed to support, aligned with the Quality Framework. Independent assessors will determine whether each training course or qualification meets the Quality Framework criteria, or if further development is required before it can be awarded accreditation.
- The NOS used in the development of the Quality Framework are owned principally by Skills for Justice. The detailed NOS content will be the basis against which the training and qualification programme content will be assessed and mapped to the Quality Framework for Individuals.
- A sole adviser seeking Money Advice Service accreditation will be required to provide evidence that they meet the 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 evidence the requirements in the table below. It should be noted that this process will only be possible for sole advisers once the application process is complete for the accreditation of training or qualifications which will take place in late Spring 2014. The process will be communicated through existing advice networks once it is opened for applications.

Sole advisers will need to provide evidence that:

They are part of a membership body with access to regular updates, continuing professional development (CPD), peer support and a range of technical support;

They hold all of the relevant insurances and licence requirements;

They are subject to any independent peer review scheme which the Money Advice Service implements.

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- The Money Advice Service Accreditation Scheme provides a transparent framework for debt advice organisations and individual advisers. This will facilitate career progression and transferability of skills across the sector for advisers who will hold a recognised set of training and / or qualifications in debt advice. For example an adviser who undertakes casework will have completed the training and / or the qualifications accredited to the casework debt activity set. Any potential new employers will have assurance and transparency around the content of learning that has been completed by the adviser, thereby facilitating job transfer and the prevention of unnecessary re-training.
 - The first stage of implementation will be to invite training and qualification owners to undertake a self-assessment exercise and submit their debt advice training or qualification content to be mapped against the Quality Framework for accreditation. This is open to all organisations across the sector and includes in-house training.
 - The Money Advice Service will appoint an independent external assessment organisation in early 2014 to perform an assessment of training and qualifications against the quality framework. Following this process the Money Advice Service will review the recommendation and outcomes from the assessment prior to awarding accreditation to those that meet the requirements.
 - Many of those training and qualification owners who will 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 debt advisers directly, but will be appointing an independent organisation to carry the assessments on our behalf, we will not have a process to take into account any prior learning that an adviser has completed.
 - In addition to meeting the NOS content requirements, training and qualification owners will be required to provide evidence that the following criteria are being met:
 - That learning is assessed
 - They have robust and secure systems for administration of courses and qualifications
 - They conduct an evaluation and review of trainers and training materials
 - They have appropriate complaints and feedback procedures in place
 - They hold professional indemnity insurance covering trainers
 - We will also be developing a peer review process for debt advice during 2014-15. The process will include sampling the debt advice provided by advisers within organisations holding a Money Advice Service accredited quality standard or code. We will develop a mechanism with accredited quality standards and membership codes to link the results with any risk based processes in addition to flagging any trends with training and qualification owners.

Application process for training and qualification owners

Assessing organisation appointed
by the Money Advice Service

Self assessment applications invited from
interested training and qualification owners

Assessment and interim report outlining
outcome of mapping and identification of any
areas for development

Accreditation award or development
period for changes to content of training
and qualifications

Reassessment of revised content in next
application window

Accreditation award

Implementation plan

Publication of Money Advice Service Quality Framework for Individuals (including sole advisers)	December 2013
Commission an independent assessing organisation to undertake a review of training and qualifications	January 2014
Open the application process for Money Advice Service accreditation of debt advice training and qualifications	February – March 2014
Running alongside this process will be the second application entry point for the accreditation of organisational quality standards and membership codes	
Closing date for applications for Phase 1 of the accreditation process for training and qualifications	End April 2014
Assessment of training and qualifications undertaken by independent assessing organisation	May - June 2014
Commission an external organisation to administer the accreditation assessment for sole advisers	June 2014
Accreditation award / development period for qualification and training owners to make changes on the basis of feedback from assessing organisation. Changes to be reassessed in next application window	July 2014
Application process open for sole advisers to apply for Money Advice Service accreditation through external organisation	July 2014
Quality Framework for Individuals and Organisation Quality Framework merge to become a single framework	July 2014
Future application dates for accreditation of training, qualifications, standards and membership codes	September 2014 March and September 2015 onwards

Appendix 1: National Occupational Standards (NOS) Grid

Debt activities, such as, support and advice work, are mapped to National Occupational Standards (NOS) in the grid below. These NOS are the minimum basis for training and / or qualifications content for these debt activities.

Key

- Standards relevant to Initial contact
- Standards relevant to Support work
- Standards relevant to Advice work
- Standards relevant to Casework / Specialist
- Standards relevant to Court representation
- Standards relevant to Supervision

Debt Activity National Occupational Standards	Initial contact	Support work	Advice work	Casework/ Specialist	Court representation	Supervision
Support clients to make use of advice and guidance service [SFJGA2]	•	•	•	•	•	•
Provide information to clients [SFJLA5]	•	•	•	•	•	•
Evaluate and develop own practice [SFJAE2]	•	•	•	•	•	•
Develop and manage interviews with clients [SFJGA6]		•	•	•	•	•
Enable clients to access referral opportunities [SCDLSS308]		•				
Provide and receive referrals on behalf of clients [SFJGA5]			•	•	•	•
Enable clients to act on their own behalf [SFJBF3]			•	•	•	•
First line money and debt legal advice [SFJIB11]			•	•	•	•
Support clients to plan, implement and review action [SFJBF1]			•	•	•	•
Negotiate on behalf of clients [SFJGB9]			•	•	•	•
Money and debt legal advice and casework (SFJIB12)				•	•	•
Manage personal caseload [SFJHA5]				•	•	•
Provide continuing support to clients [SFJBF2]				•	•	•
Manage legal advice cases [SFJIA2]				•	•	•
Prepare cases for representation in formal proceedings [SFJDA7]					•	
Represent clients in formal proceedings [SFJDA4]					•	
Provide support for other practitioners [SFJHD10]						•

Appendix 2: Initial contact and support activity list

All these activities should occur within an organisation's systems, procedures and customer service ethos. These activities are presented in a logical order, but it is important to note that they may occur in different orders and simultaneously. Some activities may not be required, depending on the nature of the service and the client's circumstances.

Activity	NOS reference
<p>1.1 Establish reasons for the client seeking advice allowing time for the client to outline their situation</p>	<p>(SFJGA2) Support clients to make use of advice and guidance service</p> <p>(SAFJGA6) Develop and manage interviews with clients</p> <p>(SCDLDSS308) Enable clients to access referral opportunities</p> <p>(SFJGA5) Provide and receive referrals on behalf of clients</p>
<p>1.2 Work in line with relevant regulation, guidance, codes of practice and industry standards, and relevant internal policies and procedures</p>	<p>(SFJGA2) Support clients to make use of advice and guidance service</p>
<p>1.3 Provide information about the advice service, including</p> <ul style="list-style-type: none"> ■ explaining what the advice service can and cannot do or provide ■ confidentiality and data protection arrangements ■ legal caveats and relevant policies ■ cost and fees ■ the process of providing authority / mandates to act on behalf of the client (including details on confidentiality, legal caveats, costs and fees) 	<p>(SFJLA5) Provide information to clients</p> <p>SFJGA2) Support clients to make use of advice and guidance service</p>
<p>1.4 Check the client's understanding and expectations, reinforcing as necessary the message about how the service can help and the principle that the service involves clients at each stage to help them manage their affairs going forward</p>	<p>(SFJGA2) Support clients to make use of advice and guidance service</p> <p>(SFJLA5) Provide information to clients</p> <p>(SAFJGA6) Develop and manage interviews with clients</p> <p>(SFJBF3) Enable clients to act on their own behalf</p> <p>(SFJGA5) Provide and receive referrals on behalf of clients</p>

Activity	NOS reference
<p>1.5 Gather client information following organisational procedures</p> <p>Establish whether new or returning client</p> <p>If new</p> <ul style="list-style-type: none"> ■ collect personal details including information for equalities' reporting ■ check for potential conflicts of interest ■ check personal background and details: immigration status, housing tenure, employment status, dependents or non-dependents, health or disability issues ■ establish client's required level of support, eg accessibility and communication needs, health ■ identify any contact restrictions / preferences ■ gather evidence as required, eg proof of income, identity, immigration status, power of attorney ■ register the client with the service using an appropriate channel, eg book appointment, refer or signpost <p>If returning client</p> <ul style="list-style-type: none"> ■ check identity ■ data protection check ■ access and review existing case ■ gather information from client to establish what progress has been made or developments have occurred ■ re-establish the level of client support required 	<p>(SAFJGA6) Develop and manage interviews with clients</p> <p>(SFJGA2) Support clients to make use of advice and guidance service</p> <p>(SAFJGA6) Develop and manage interviews with clients</p> <p>(SFJGA2) Support clients to make use of advice and guidance service</p> <p>(SAFJGA6) Develop and manage interviews with clients</p>
<p>1.6 Record relevant information correctly as required by the organisation's case management systems, including</p> <ul style="list-style-type: none"> ■ any reference numbers and codes ■ information about the client, debts, case and developments 	<p>(SAFJGA6) Develop and manage interviews with clients</p>

Activity	NOS reference
<p>1.7 Identify debt problems with the client and explore the nature and extent of the problem</p> <ul style="list-style-type: none"> ■ identify priorities and immediate client needs / emergencies ■ identify key dates and relevant documents ■ explain information required for any referral appointment ■ explain the need to establish the full extent of the problem and all debts 	<p>(SAFJGA6) Develop and manage interviews with clients</p> <p>(SCDLDSS308) Enable clients to access referral opportunities</p> <p>(SFJGA5) Provide and receive referrals on behalf of clients</p>
<p>1.8 Identify any additional issues other than the problem presented by the client (debt related or other) and identify internal and / or external referral or signposting options</p>	<p>(SFJGA2) Support clients to make use of advice and guidance service</p> <p>(SAFJGA6) Develop and manage interviews with clients</p> <p>(SCDLDSS308) Enable clients to access referral opportunities</p> <p>(SFJGA5) Provide and receive referrals on behalf of clients</p>
<p>1.9 Empathise with the client's situation and gauge their current level of confidence and ability to manage their debt</p> <ul style="list-style-type: none"> ■ identify the level of support needed ■ respond to any communication barriers arising from language, disabilities or emotional state 	<p>(SFJGA2) Support clients to make use of advice and guidance service</p> <p>(SFJLA5) Provide information to clients</p> <p>(SAFJGA6) Develop and manage interviews with clients</p> <p>(SFJBF3) Enable clients to act on their own behalf</p>
<p>1.10 Ensure the client knows and understands the next steps, who is taking them and when, the client's 'responsibilities and obligations' and provide any appropriate written information / resources</p>	<p>SFJLA5 Provide information to clients</p> <p>SAFJGA6 Develop and manage interviews with clients</p> <p>SCDLDSS308 Enable clients to access referral opportunities</p> <p>SFJGA5 Provide and receive referrals on behalf of clients</p> <p>SFJBF3 Enable clients to act on their own behalf</p>

Activity	NOS reference
1.11 Provide and receive referrals, signpost and diary appointment according to agency procedures	(SFJGA5) Provide and receive referrals on behalf of clients
1.12 Send / give routine information to clients or other parties relevant to the client's case: <ul style="list-style-type: none"> ■ assist with self help ■ update the client about progress ■ carry out administration relevant to the case, eg debt management plans, token offers, routine correspondence with creditors or enable the client to do so 	(SFJGA2) Support clients to make use of advice and guidance service (SFJLA5) Provide information to clients (SFJBF3) Enable clients to act on their own behalf
1.13 ■ Gather information to review case activity for existing clients either routinely or prompted by an event	(SAFJGA6) Develop and manage interviews with clients
1.14 Carry out activities relating to organisation's quality management procedures: <ul style="list-style-type: none"> ■ record / monitor outcomes ■ follow complaints procedure ■ report on client's characteristics for equalities monitoring ■ facilitate client feedback 	(SAFJGA6) Develop and manage interviews with clients
1.15 Keep up-to-date with changes in legislation, codes of practice, guidelines and internal procedures through continuous professional development (CPD)	(SFJAE2) Evaluate and develop own practice
1.16 Maintain the required 'soft skills' necessary to deal with clients or client's representative eg effective communication skills	(SFJAE2) Evaluate and develop own practice
1.17 Understand the limitations of the role, own limits and those of the service including, knowing when to refer to another internal or external adviser and when and how to access supervision, support and learning opportunities	(SFJAE2) Evaluate and develop own practice
1.18 Manage the environment (eg waiting room, phone experience, health and safety)	(SAFJGA6) Develop and manage interviews with clients

Appendix 3: General advice activity list

All these activities should occur within an organisation's systems, procedures and customer service ethos. These activities are presented in a logical order, but it is important to note that they may occur in different orders and simultaneously. Some activities may not be required, depending on the nature of the service and the client's circumstances.

Activity	NOS reference
2.1 Check or carry out, all or some, <i>Initial Contact and Support</i> activities depending on role	as per <i>Initial Contact and Support</i> NOS mapping
2.2 Work in line with relevant regulation, guidance, codes of practice and industry standards, and relevant internal policies and procedures	(SFJIB11) First line money and debt legal advice
2.3 Establish client's capability or desire/confidence to undertake actions on their own behalf in line with organisational requirements and facilitate the client to act on their own behalf, where appropriate with the aim to continually engage the client as far as possible with the debt advice process and to empower them to manage their own affairs.	(SFJGA2) Support clients to make use of advice and guidance service (SFJIB11) First line money and debt legal advice (SFJBF3) Enable clients to act on their own behalf (SFJBF1) Support clients to plan, implement and review action
2.4 Work with client's representative or third parties, as appropriate	(SFJIB11) First line money and debt legal advice (SFJBF2) Provide continuing support to clients
2.5 Explore in depth and record details of clients personal circumstances which might impact on the debt situation including <ul style="list-style-type: none"> ■ immigration status ■ housing status; mortgagee, tenant, homeless, ■ employment status ■ health issues, disability, vulnerability or mental health problems ■ age ■ dependents or non-dependents 	(SFJIB11) First line money and debt legal advice (SFJHA5) Manage personal caseload (SAFJGA6) Develop and manage interviews with clients

Activity	NOS reference
<p>2.6 Check progress if the client is returning</p>	<p>(SFJIB11) First line money and debt legal advice</p> <p>(SFJBF1) Support clients to plan, implement and review action</p> <p>(SFJHA5) Manage personal caseload</p> <p>(SAFJGA6) Develop and manage interviews with clients</p> <p>(SFJBF2) Provide continuing support to clients</p>
<p>2.7 Check (or enable client to) and, where necessary, challenge liability for debt (eg no signed contract, a limitation act issue / out of statutory time limit or appeals against DWP/HMRC/LA decisions which result in debts of overpaid benefits) and identify if the debt is personal, business or both</p>	<p>SFJIB11) First line money and debt legal advice</p> <p>(SFJBF1) Support clients to plan, implement and review action</p> <p>(SFJBF3) Enable clients to act on their own behalf</p> <p>(SAFJGA6) Develop and manage interviews with clients</p>
<p>2.8 Explain the consequences of the current financial situation, including reasons for and implications of changing bank accounts</p>	<p>(SFJIB11) First line money and debt legal advice</p> <p>(SFJLA5) Provide information to clients</p>
<p>2.9 Investigate debts fully, including identifying which debts are priority and non-priority and differentiating between business and personal debt. Explain the implications to the client and ensure their understanding</p>	<p>(SFJIB11) First line money and debt legal advice</p> <p>(SAFJGA6) Develop and manage interviews with clients</p>
<p>2.10 Agree with the client the appropriate action to be taken in relation to emergency situations and who will take it</p>	<p>(SFJIB11) First line money and debt legal advice</p> <p>(SFJLA5) Provide information to clients</p> <p>(SAFJGA6) Develop and manage interviews with clients</p> <p>(SFJBF3) Enable clients to act on their own behalf</p> <p>(SFJBF1) Support clients to plan, implement and review action</p> <p>(SFJBF2) Provide continuing support to clients</p>

Activity	NOS reference
<p>2.11 Explain the principles of budgeting and complete or assist or guide the client to complete a personal budget sheet / financial statement; working towards a sustainable financial situation which might include</p> <ul style="list-style-type: none"> ■ establishing household composition ■ reducing or minimising excessive expenditures ■ identifying alternative sources of providers (eg, for utilities, insurance, mortgage, accommodation) through, for example, price comparison websites ■ signposting or referral for financial capability advice 	<p>(SFJIB11) First line money and debt legal advice</p> <p>(SFJLA5) Provide information to clients</p> <p>(SFJGA5) Provide and receive referrals on behalf of clients</p> <p>(SFJBF3) Enable clients to act on their own behalf</p> <p>(SFJBF1) Support clients to plan, implement and review action</p>
<p>2.12 Support the client to maximise income including</p> <ul style="list-style-type: none"> ■ identifying sources of one-off income, ie insurance claims, social fund, charities or trust funds ■ checking benefit entitlement, referring, as appropriate, for better-off calculations / revisions / appeals ■ checking tax codes / allowances ■ options for income from boarders or non-dependents 	<p>(SFJIB11) First line money and debt legal advice</p> <p>(SFJBF1) Support clients to plan, implement and review action</p> <p>(SFJBF3) Enable clients to act on their own behalf</p>
<p>2.13 Support and facilitate communication with creditors and other officials acting on the debt, for example, debt collection agencies</p>	<p>(SFJIB11) First line money and debt legal advice</p> <p>(SFJBF3) Enable clients to act on their own behalf</p> <p>(SFJBF1) Support clients to plan, implement and review action</p> <p>(SFJBF2) Provide continuing support to clients</p>
<p>2.14 Negotiate with creditors or enable the client to negotiate with creditors, including establishing progress of creditor sanctions and actions</p>	<p>(SFJIB11) First line money and debt legal advice</p> <p>(SFJBF3) Enable clients to act on their own behalf</p> <p>(SFJBF1) Support clients to plan, implement and review action</p> <p>(SFJGB9) Negotiate on behalf of clients</p> <p>(SFJBF2) Provide continuing support to clients</p>

Activity	NOS reference
<p>2.15 Explore options and strategies, working in the appropriate national legislative framework, taking account of possible consequences and:</p> <ul style="list-style-type: none"> ■ explore the client's goals, eg to become debt free, to dispute, to be able to manage financial affairs better ■ explain the client's rights and responsibilities in relation to problems raised and options identified ■ consider and explain all relevant options and strategies in light of client's personal circumstances and debt situation ■ identify options which are not suitable and explain why, where necessary ■ explain the implications and strategy for each option, including relevant time periods and repercussions for inaction ■ give advice which is comprehensive, impartial, legally correct and appropriate according to the level of priority of each problem ■ offer options if there are strategies which fit with the client's interests, goals and circumstances ■ agree with the client the overall strategy and actions to be taken ■ establish the appropriate level of intervention and support required to enable the client to progress their case ■ identify and record next steps, who is responsible for taking them and when ■ ensure the client understands possible payment options and knows how to make payments ■ where a client is suitable for formal personal insolvency ensure the client is fully aware of the advantages and disadvantages and make any necessary referrals 	<p>(SFJIB11) First line money and debt legal advice</p> <p>(SFJLA5) Provide information to clients</p> <p>(SAFJGA6) Develop and manage interviews with clients</p> <p>(SFJBF1) Support clients to plan, implement and review action</p>
<p>2.16 Identify potential fraudulent / criminal activity and advise the client accordingly, and report cases where appropriate</p>	<p>(SFJIB11) First line money and debt legal advice</p>
<p>2.17 Record relevant information on case record in a manner which is easy to follow and allow any other worker to understand it, ensuring that case information is grouped logically and is readily accessible</p>	<p>(SFJHA5) Manage personal caseload</p> <p>(SFJBF1) Support clients to plan, implement and review action</p> <p>(SFJBF2) Provide continuing support to clients</p>
<p>2.18 Make appropriate internal or external referrals for different aspects of the case, including for assistance with formal proceedings, eg bankruptcy, statutory debt management options and court hearings</p>	<p>(SFJIB11) First line money and debt legal advice</p> <p>(SFJGA5) Provide and receive referrals on behalf of clients</p> <p>(SFJBF2) Provide continuing support to clients</p>

Activity	NOS reference
2.19 Monitor the case using internal procedures	(SFJHA5) Manage personal caseload (SFJBF2) Provide continuing support to clients
2.20 Review the case using policies and procedures	(SFJGA2) Support clients to make use of advice and guidance service (SFJ HA5) Manage personal caseload (SFJAE2) Evaluate and develop own practice (SFJBF2) Provide continuing support to clients
2.21 Liaise and follow-up with the Courts, where appropriate	(SFJIB11) First line money and debt legal advice (SFJHA5) Manage personal caseload (SFJBF2) Provide continuing support to clients
2.22 Identify and report social policy issues	
2.23 Keep up-to-date with changes in legislation, codes of practice, guidelines and internal procedures through continuous professional development (CPD) activities	SFJAE2) Evaluate and develop own practice
2.24 Understand the limitations of the role, own limits and those of the service. Know when to refer to another internal or external adviser, when and how to access supervision, support and learning opportunities	(SFJAE2) Evaluate and develop own practice

Appendix 4: Specialist advice, casework, representation and supervision

All these activities should occur within an organisation's systems, procedures and customer service ethos. These activities are presented in a logical order, but it is important to note that they may occur in different orders and simultaneously. Some activities may not be required, depending on the nature of the service and the client's circumstances.

Activity	NOS reference
<p>3.1 Check or carry out, all or some, <i>Initial Contact and Support</i> and the <i>General Advice</i> activities depending on role</p>	<p>as per <i>Initial Contact and Support</i> and the <i>General Advice</i> NOS mappings</p> <p>(SFJIB11) First line money and debt legal advice</p> <p>(SFJIB12) Money and debt legal advice and casework</p>
<p>3.2 Work in line with relevant legislation, regulation, guidance, codes of practice and industry standards, and relevant internal policies and procedures</p>	<p>(SFJAG2) Support clients to make use of advice and guidance service</p> <p>(SFJIB11) First line money and debt legal advice</p> <p>(SFJIB12) Money and debt legal advice and casework</p> <p>(SFJ HA5) Manage personal caseload</p>
<p>3.3 Manage a client's case ensuring appropriate action has been taken and recording key dates and actions</p>	<p>(SFJAG2) Support clients to make use of advice and guidance service</p> <p>(SFJLA5) Provide information to clients</p> <p>(SFJGA6) Develop and manage interviews with clients</p> <p>(SFJGB9) Negotiate on behalf of clients</p> <p>(SFJGA5) Provide and receive referrals on behalf of clients</p> <p>(SFJ HA5) Manage personal caseload</p> <p>(SFJBF2) Provide continuing support to clients</p> <p>(SFJIA2) Manage legal advice cases</p>

Activity	NOS reference
<p>3.4 Implement, or enable the client to implement, debt advice strategies ensuring client understands how to manage their case</p>	<p>(SFJBF3) Enable clients to act on their own behalf</p> <p>(SFJBF1) Support clients to plan, implement and review action</p> <p>(SFJGB9) Negotiate on behalf of clients</p> <p>(SFJDA7) Prepare cases for representation in formal proceedings</p> <p>(SFJ HA5) Manage personal caseload</p> <p>(SFJBF2) Provide continuing support to clients</p> <p>(SFJIA2) Manage legal advice cases</p>
<p>3.5 Supervise statutory debt resolutions, for example, supervise IVAs, DROs, Support client in making themselves bankrupt (form filling, preparing for court)</p>	<p>(SFJIB12) Money and debt legal advice and casework</p> <p>(SFJGB9) Negotiate on behalf of clients</p> <p>(SFJ HA5) Manage personal caseload</p> <p>(SFJIA2) Manage legal advice cases</p>
<p>3.6 Advocate / represent (if in Scotland) : take action on behalf of the client, or enable client to take action on their own behalf, on time and in line with the case plan, including</p> <ul style="list-style-type: none"> ■ advocate on behalf of client to negotiate moratoriums, token offer arrangements, repayments, settlements, and full and final offers ■ set up voluntary debt management plans ■ apply for intimations in terms of the statutory Debt Arrangement Scheme ■ set up debt payment programmes under the statutory Debt Arrangement Scheme ■ complete applications for certificate for sequestration (bankruptcy) ■ identify trust deeds and protected trust deeds and make appropriate referral ■ defend debts and issue counter-claims ■ dispute liability, challenge debts / charges, assert prescriptions and limitations ■ respond to court proceedings ■ complete court forms ■ attend hearings with clients ■ represent clients in actions for recovery of debt, including sequestration hearings 	<p>as above</p>

Activity	NOS reference
<p>3.7 Enable the client, through advice, guidance and support, to take action on time and in line with the case plan, including</p> <ul style="list-style-type: none"> ■ make bankruptcy or administration order applications ■ identify possible individual voluntary arrangement cases and make referral ■ defend debts and issue counter-claims ■ dispute liability, challenge debts / charges, assert limitations ■ initiate court proceedings ■ respond to court proceedings ■ complete court forms 	<p>(SFJAG2) Support clients to make use of advice and guidance service</p> <p>(SFJBF3) Enable clients to act on their own behalf</p> <p>(SFJBF1) Support clients to plan, implement and review action</p> <p>(SFJIB12) Money and debt legal advice and casework</p> <p>(SFJHA5) Manage personal caseload</p> <p>(SFJIA2) Manage legal advice cases</p>
<p>3.8 Participate in peer review</p>	<p>(SFJHD10) Provide support for other practitioners</p>
<p>3.9 Support social policy development</p>	
<p>3.10 Supervise other debt advice workers, if and as appropriate</p>	<p>(SFJ HA5) Manage personal caseload</p> <p>(SFJIA2) Manage legal advice cases</p> <p>(SFJHD10) Provide support for other practitioners</p>
<p>3.11 Network with debt advice organisations</p>	<p>(SFJAE2) Evaluate and develop own practice</p>
<p>3.12 Support other people's continuous professional development (CPD) in debt advice through, for example, briefing, training and development</p>	<p>(SFJHD10) Provide support for other practitioners</p>
<p>3.13 Keep up-to-date with changes in legislation, codes of practice, guidelines and internal procedures through CPD</p>	<p>(SFJAE2) Evaluate and develop own practice</p>
<p>3.14 Ensure the organisation has appropriate debt advice information resources</p>	<p>(SFJAE2) Evaluate and develop own practice</p>
<p>3.15 Recognise limitations of role and know when to refer to another internal or external adviser and how to access supervision and support requirements</p>	<p>(SFJAE2) Evaluate and develop own practice</p>



**the Money
Advice Service**

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