

# IMA Questionnaire

**This questionnaire must be returned to the Institute of Money Advisers office to enable your membership application to be completed.**

The answers to this questionnaire will be used to assess your appropriate level of membership for the Institute of Money Advisers. When you have completed the questionnaire, please ask your agency/line manager, or another suitably experienced individual to countersign the form before returning it to the IMA. If you are not a trainee, **you must complete all sections of the form.**

## PLEASE PRINT

**NAME** .....

**Agency** .....

**Agency Address** .....

**Town** .....

**Telephone** ..... **Fax** ..... **Mobile** .....

**E-mail:**.....

**Home Address** .....

.....

**Town** ..... **Post Code** .....

Name ..... Membership number .....

**The Questionnaire Comprises Tick Boxes. The standards are those agreed by the MAT partner agencies. They seek to establish your knowledge and understanding of each topic, not that you have practical experience of dealing with cases.**

**Section for trainee members**

If you are currently a trainee member please tick this box, sign and date the form and return it to the address on the last page.

**Section 1**

**GENERALIST LEVEL**

<b>Criteria</b>	<b>Attitudes</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
1.1	Demonstrate the application to debt advice of the aims, principles and policies (including equal opportunities policies) of the agency to which the adviser belongs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Criteria</b>	<b>Skills and Knowledge</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
1.2.1	Look behind the presenting problem to identify a potential debt problem	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2.2	Identify the nature and extent of the debt problem	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2.3	Consult with a caseworker to check the client's liability for the debt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2.4	Identify what the client wants and discuss its feasibility	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2.5	Explain to the client the help available from the adviser's agency and/or other agencies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2.6	Identify urgent situations and ensure any necessary immediate action is taken	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1.2.7	Identify priority debts according to creditor sanction and client need	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Name ..... Membership number .....

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|--------|---|--------------------------|--------------------------|--------------------------|
| 1.2.8  | Assist a client to maximise his or her income checking on and identifying options e.g. tax allowances, tax credits, benefits and grants   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 1.2.9  | Assist a client to draw up an initial statement of income and expenditure   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 1.2.10 | Assist a client to draw up an agreed financial statement using the Common Financial Statement or other similar standard format  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 1.2.11 | Recognise the limits of own knowledge and skills and know how to access help and support  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 1.2.12 | Consult with a caseworker and, if appropriate, explain the consequences and limitations of relevant options with the client and agree the action each will take                   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 1.2.13 | Calculate and make suitable offers to priority and non-priority creditors where appropriate and agree when and how payments will be made  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 1.2.14 | Undertake preliminary negotiations with creditors to gain acceptance of offers  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 1.2.14 | Recognise the common court procedures and forms found in debt advice and explain their use  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 1.2.16 | Be able to use the casework management system of the adviser's agency   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 1.2.17 | Understand, recognise and report possible social policy issues arising from client or creditor contact  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 1.2.18 | Where there is disposable income, explain the options available to assist clients in making non-priority debt repayments, explain how they work and make referrals as appropriate | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 1.2.19 | Demonstrate an understanding of basic banking terminology and procedures  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

**If you have answered yes to all the questions in Section 1, please continue into the next section.**

Name ..... Membership number .....

**Section 2**

**CASEWORKER LEVEL**

<b>Criteria</b>	<b>Attitudes</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
2.1	As at Generalist plus demonstrate an and ability to carry a debt caseload and to act as a support to Generalist advisers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>Criteria</b>	<b>Skills and Knowledge</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
2.2.1	Assist the client to respond to undefended money claims in the County and High Courts, and identify possible defences to money claims	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.2.2	Identify when an administration order is appropriate, assist the client in making an application and explain the procedure following application including reviews	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.2.3	Advise and assist the client regarding liability for and the enforcement of local taxes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.2.4	Advise the client of their rights and obligations under the relevant gas, electricity and water and telecommunications legislation and codes of practice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.2.5	Assist the client in selecting strategies for dealing with mortgage arrears and responding to undefended mortgage possession action in the County Court and identify possible defences	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.2.6	Undertake ongoing negotiations with creditors where preliminary negotiations have failed and/or liability is in dispute	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.2.7	Assist the client in selecting strategies for dealing with rent arrears and responding to undefended rent arrears possession proceedings and identify possible defences	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.2.8	Identify the rights and obligations of both the lender and the borrower under the Consumer Credit Act legislation, in relation to money advice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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|--------|---|--------------------------|--------------------------|--------------------------|
| 2.2.9  | Identify when bankruptcy is appropriate and explain the consequences. Assist the client in preparing a debtor's petition  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.2.10 | Prepare clients for attendance at formal hearings. Advocate on a client's behalf at proceedings where rate of payment is the only issue   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.2.11 | Assist the client in applying for variation or suspension of a county court judgment or order   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.2.12 | Outline the grounds for challenging and setting aside a county court judgment or order  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.2.13 | Assist the client in responding to the following county court enforcement proceedings in relation to unsecured credit debts: warrant of execution, attachment of earnings order, third party debt order and order to obtain Information                         | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.2.14 | Describe the charging order procedure in the county court and the effect of a charging order on the debtor's property. List the possible responses to a charging order application and refer to a specialist adviser to identify those which may be appropriate | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.2.15 | Assist the client to select strategies for dealing with Hire Purchase arrears and to respond to repossession of goods proceedings in the County Court   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.2.16 | Identify when an individual voluntary arrangement is appropriate, explain the consequences and make appropriate referrals   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.2.17 | Advise and assist the client in responding to enforcement proceedings in the Magistrates' Court for financial penalties   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.2.18 | Work with the client to develop and implement an agreed strategy which is in the best interest of the client  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.2.19 | Recognise the limits of own knowledge and skills, identify the need for referral to a specialist and know how to access specialist support  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Name ..... Membership number .....

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|--------|--|--------------------------|--------------------------|--------------------------|
| 2.2.20 | Demonstrate an awareness of codes of practice, policy statements and statutory guidance relating to all areas of money advice  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.2.21 | Carry out social policy work in accordance with agency's policies and procedures   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.2.22 | Identify when a debt is secured by a bill of sale, differentiate between a bill of sale and hire purchase/conditional sale and describe the effect of a bill of sale. Check that a bill of sale has been correctly registered. Refer to a specialist to identify possible challenges to the validity of the bill of sale | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

**If you have answered yes to all the questions in Section 2, please continue into the next section.**

Name ..... Membership number .....

### **Section 3**

#### **SPECIALIST LEVEL**

<b>Criteria</b>	<b>Attitudes</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
3.1	As at Caseworker Level plus be prepared to support other advisers and enable them to develop their money advice skills	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Criteria</b>	<b>Skills and Knowledge</b>	<b>Yes</b>	<b>No</b>	<b>Don't know</b>
3.2.1	Assist the client in defending money claims in the county court	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.2.2	Explain the grounds for and assist the client in challenging and setting aside county court judgments and orders	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.3.3.	Explain the law relating to charging orders and subsequent orders for sale and assist the client in responding to applications made by creditors in the county court.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.3.4	Deal with any objections made by creditors and other problems arising from an application for an Administration Order.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.3.5	Explain the options available for responding to bankruptcy action by a creditor. Identify the grounds for and assist the client in applying to (a) set aside a statutory demand and (b) oppose a creditor's petition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.3.6	Explain the extortionate credit provisions of the Consumer Credit Act and use them appropriately in county court proceedings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.3.7	Identify appropriate defences to, and strategies for dealing with, mortgage possession action, and recognise when referral is necessary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.3.8	Advise and assist individuals in dealing with business debts when they have ceased trading. Make appropriate referrals for those still trading	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Name ..... Membership number .....

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|--------|--|--------------------------|--------------------------|--------------------------|
| 3.3.9  | Advise and assist the client in responding to enforcement of debts under the Child Support Act   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3.3.10 | Advise and assist the client in making an application for a time order   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3.3.11 | Explain the rules and procedure relating to High Court execution and the options available to the client for responding to such action. Assist the client in making an application for a stay of execution where appropriate   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3.3.12 | Outline the relevant provisions of the Limitation Act and its effect on a creditor's ability to enforce a debt. Challenge a creditor where it appears that a debt is statute barred  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3.3.13 | Outline the provisions of the Unfair Terms in Contracts legislation relevant to money advice and identify its possible use in challenging enforceability of a debt   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3.3.14 | Maintain an up to date knowledge of and interpret and apply legislation, case law, codes of practice, policy statements and statutory guidance relating to all areas of money advice   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3.3.15 | Identify the need for a referral to an external source of information or help and make appropriate referrals   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3.3.16 | Explain the criteria necessary for a valid bill of sale. Identify when a bill of sale does not comply with the Bills of Sale Acts. Explain the requirements of the Consumer Credit Act in relation to credit agreements secured by a bill of sale and challenge creditors when a bill of sale is thought to be unenforceable | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3.3.17 | (a) Explain the case law and provisions of the Consumer Credit Act relating to unenforceable credit agreements and challenge a creditor when a credit agreement does not comply with the Act;  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
|        | (b) Explain the issues and problems relating to termination of hire purchase and the position regarding any subsidiary agreements. Challenge creditors who apply the Act incorrectly;  |                          |                          |                          |

Name ..... Membership number .....

(c) Identify and apply appropriate tactical uses for ss.77/78 in money advice casework

3.3.18 Demonstrate an ability to present legal and/or factual arguments on behalf of clients, either by personal and/or written representation in court

Name ..... Membership number .....

1. I confirm that the information in this questionnaire is accurate
2. I agree to any records held by the Institute of Money Advisers

**Signature** .....

PRINT NAME .....

**Date** .....

Thank you for completing this questionnaire

**Line Manager (or other suitably qualified person who knows you)**

I have read the above and agree that ..... is able to meet the required standards

Signature ..... Position .....

Name (PRINT) ..... Date .....

**Please return to:  
Institute of Money Advisers  
First Floor, 4 Park Court  
Park Cross Street  
Leeds, LS1 2QH**