

Debt Relief Order (DRO) training from Wiseradviser

1) I need to know about DROs to identify clients whose circumstances are suitable for one, enabling me to signpost them to an approved intermediary. What training is available for me?

A distance learning package is available in the resources section of www.wiseradviser.org Modules 1 – 5 will tell you all about DROs and the criteria that clients need to meet.

The distance learning is in pdf documents which can be read on screen or printed (please see question 4 regarding opening pdfs). The modules contain questions to help you test your learning as you progress through the modules. You can check your answers against the accompanying answer sheets.

When you have finished all 5 modules there is an online assessment which has a pass mark of 75%. The assessment can be found in the e-learning section of www.wiseradviser.org (please work through the distance learning before attempting the assessment) Please see the questions below for more information about the assessment.

2) Why was distance learning chosen?

We chose distance learning as part of the training process to enable us to provide information as quickly as possible, to as many advisers as possible, with the funding available.

3) The distance learning contains a statement that says that the content may change as the legislation relating to DROs has not been finalised. Why not wait until this has happened before launching the distance learning?

The detail of DROs is still being finalised. The Insolvency (Amendment) Rules 2009 need to be approved by Parliament's Rules Committee. The final version of the Insolvency Service's Intermediary Guidance Notes, upon which the distance learning is based, will then be published. We do not know when this will be.

We therefore took the decision to launch the distance learning based on the current version of the guidelines to ensure that advisers will have information on DROs with as much notice of the 6th April as possible.

Any changes to the content of the distance learning will be included in the resources section of www.wiseradviser.org Changes will also be added into the approved intermediary workshops.

4) I would like to access the DRO distance learning materials but cannot open pdfs, what can I do?

To open pdfs you need to have adobe on your computer. This can be downloaded free from www.adobe.com; however please check with your line manager/supervisor before downloading software.

A word version of the distance learning will also be available in the resources section of www.wiseradviser.org from Tuesday 3rd February.

5) I have attempted the online assessment but have not achieved the 75% pass mark. What should I do?

Please don't be disheartened. You can revisit the distance learning and re-take the assessment again. The questions come from a pool so you will not be asked exactly the same questions again; however they will cover the same key learning points.

6) Are there any training materials available if I need to understand which other remedies are available?

Yes. There is an Insolvency e-learning package on www.wiseradviser.org (in the e-learning section)

7) I am going to be an approved intermediary, what training is available for me?

The wiseradviser Insolvency e-learning package is available on www.wiseradviser.org should you require information on remedies other than DROs.

In addition we have produced a distance learning package focusing specifically on DROs (please see questions 1 – 5). The distance learning is for all money advisers; however module 6 has been designed specifically for advisers who are going to be approved intermediaries. Module 6 contains a case study which will provide you with the opportunity to practice using the DRO form and the Insolvency Service's Intermediary Guidance Notes. Please work through all modules before accessing the online assessment.

These stages are designed as preparation for the wiseradviser face-to-face approved intermediary workshops. The workshops will give you the opportunity to review the case study and explore the role of the intermediary in more detail.

These workshops are only available for advisers who are going to be approved intermediaries.

Questions 8 – 11 cover queries relating to the workshops.

8) Why was the deadline for booking workshop places so tight?

As explained in question 3, the detail of DROs is still being finalised. This has created some big challenges for us, as whilst the content isn't signed off we know that the sector needs the information as soon as possible in order to offer the remedy to clients from 6th April.

The competent authorities were confirmed to us in late December. Until this point we did not know what the demand for places on the courses would be (as it was not possible for anyone to tell us how many approved intermediaries there will be and to some extent this figure is still not known).

At this point we liaised with money advice groups regarding training locations, plus booked tutors and venues. As soon as these details were confirmed they were sent to competent authorities, who in turn distributed the details to their staff/members immediately.

The deadline was so tight because the window left between being able to advertise the courses and start delivering them is only a matter of weeks. In this time we need to process between 800 – 1000 applications, ensure that there is a fair allocation across competent authorities and provide trainees with sufficient notice to make arrangements for travel and cover.

We are starting training on 11th February to enable us to offer training to as many advisers as possible before the 6th April (we will also offer training after this date).

9) I didn't make the 23rd January booking deadline for the workshops. Can I still send my booking form through?

Yes; however we are giving priority to applications received by the deadline.

We are currently allocating places for the applications that were received by 23rd January. This will be completed by 30th January. We will then be in a position to see whether there are still places available.

If there are places still available we will offer them to the applications received after 23rd January. We will also notify the competent authorities so that they can ensure that their staff/members are aware that there are places available.

If all places are taken up by applications received before 23rd January, we will put on additional courses at a range of locations; however, these courses are likely to have to take place after 6th April (to ensure tutor/venue availability and to avoid condensing all the training into 7 week period which could make it difficult for agencies to maintain services whilst staff are on training)

10) The advertised list of locations for approved intermediary workshops does not include any locations near to me. Are there any plans for additional courses in other locations?

Yes. The advertised workshops are being held in a range of locations to reduce travel time/costs for advisers and their agencies. We have consulted with the branch representatives of the Money Advice Groups to identify the most suitable locations for their members. In addition we have asked competent authorities to alert us to locations where there is high demand but currently no provision of workshops.

Through this approach we are already responding to feedback and arranging additional courses in Bristol, Sheffield and Norwich/Cambridge.

Whilst there is a limit to the funds available for training we will endeavour to arrange workshops where there is need. If you are aware of an area where we do not currently offer workshops but where there are at least 8 people requiring training to become an

approved intermediary, please email Julie@moneyadvicetrust.org Please note it may not be possible to provide these additional courses before 6th April.

11) Will it be possible to attend workshops after 6th April?

Yes. We will add a programme of workshops that will take place after the 6th April. These will be published after we have allocated places on the first tranche of training and assessed feedback on the locations with unmet demand.

When I pass the assessment do I need to keep a record of my score?

Fee and amount of funding