






Debt Relief Order Resources

Resource Type	Resource	Who is this for	Source	More details ...
Access	DRO Application	Approved Intermediaries	Insolvency Service	DRO Web Application URL: www.insolvencydirect.bis.gov.uk/dro
Advice, Information and Guidance	DRO Toolkit	Advisers and Intermediaries	Citizens Advice Specialist Support	(Funded by MAT) this is the central collection of DRO resources, essential information, good practice and guidance accessible from the Wiseradviser website: www.wiseradviser.org (CitA, IMA or AdviceUK members only) usernames and passwords required or via AdviserNet.
				<p>The toolkit includes guidance on:</p> <ul style="list-style-type: none"> ▪ The responsibilities of Approved Intermediaries. ▪ Completing the application form and what happens after submission. ▪ Experian credit reference reports. ▪ Debt Relief Restriction Orders and Undertakings.
				<ul style="list-style-type: none"> ▪ Information about DRO eligibility criteria. ▪ Explanations about different kinds of debts and implications; including which debts qualify, which are excluded and what about debts which are not yet due and payable.
				<p>The toolkit includes implications concerning:</p> <ul style="list-style-type: none"> ▪ Assets, including: <ul style="list-style-type: none"> ▪ Valuing property and what is disregarded. ▪ Beneficial interest, cash/money due. ▪ HP, Bills of Sale and pawned items. ▪ Guarantors.

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				<p>The toolkit includes advice about:</p> <ul style="list-style-type: none"> ▪ Checking the debts, amounts and eligibility limit. ▪ Debts being collected by a bailiff, direct deductions or attachment of earnings. ▪ Existing Administration Orders. ▪ Fraudulent debts, limitations and unenforceable debt. ▪ Treatment of Surplus Income and increases during the moratorium.
				<p>The toolkit includes access to resources:</p> <ul style="list-style-type: none"> ▪ Insolvency Service Technical Manual, Intermediary Guidance Notes and DRO newsletters. ▪ Debt Advice Overview Diagram, checklists and sample letters.
Discussion Forum	Web-based	Advisers and Intermediaries	Wiseradviser (MAT)	<p>Online discussions about all areas of money advice for all levels of advisers. There are many active discussions about various aspects of DROs: www.wiseradviser.org Usernames and passwords required.</p>
Guidance	DRO Intermediary Guidance Notes	Advisers, Intermediaries, Competent Authorities	Insolvency Service	<p>Detailed guidelines produced by the DRO Unit which Intermediaries must use and apply when assisting clients to make DRO applications including:</p> <ul style="list-style-type: none"> • Eligibility for a Debt Relief Order (DRO). • How to complete the application form. • The DRO process, including use of the online application system. <p> If advisers give incorrect advice, they or their advice agency could be liable for any loss the client suffers. Access this resource via IMA website: www.i-m-a.org.uk/intermediary-resources.html or Wiseradviser DRO Toolkit.</p>
Guidance	Technical Manual	Insolvency Service, Creditors, Advisers and Intermediaries	Insolvency Service	<p>The Insolvency Service's manual to assist them with making decisions about applying legislation. Chapter 46 relates to DROs. www.insolvencydirect.bis.gov.uk/freedomofinformation/technical/TechnicalManual/Default.htm</p>
Information and Guidance	Advice Guide	Debtors	Citizens Advice	<p>Detailed and technical information about DROs; eligibility criteria and implications www.adviceguide.org.uk/index/your_money/money_management_index_ew/help_with_debt_index_ew/debt_relief_orders.htm</p>
Information and Guidance	Debt Advice Handbook	Advisers and Intermediaries	CPAG	<p>Currently 9th Edition 2010 and updated 2 yearly, information for advisers about debt advice generally including DROs: www.cpag.org.uk/publications/DebtAdvice/</p>

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Information and Guidance	Quarterly Account Journal	Advisers and Intermediaries	IMA	Professional quarterly money advice journal features occasional DRO related articles and regularly features DRO related queries in Question and Answer section contributed by CitA Specialist Support. By subscription or IMA membership only: www.i-m-a.org.uk/ima-quarterly-account.html
Information and Guidance	Adviser Journal	Advisers and Intermediaries	Specialist Support	Bi-monthly advice journal features occasional DRO related articles. By subscription or CitA membership only: www.citizensadvice.org.uk/index/adviser_resources/adviser_magazine.htm
Information and Guidance	IMA News	Advisers and Intermediaries	IMA	Quarterly electronic newsletter with a DRO Update section to help advisers keep in touch with developments www.i-m-a.org.uk/news.html
Information and Guidance	Arian	Advisers and Intermediaries	Specialist Support	Bi-monthly money advice newsletter including information about changes to case law, legislation or policy.  Subscribe free by emailing arian@citizensadvice.org.uk
Information and Guidance	Arian Email Alerts	Advisers, Intermediaries	Specialist Support	Email Information Alerts are issued to all Arian email alert subscribers as and when information becomes available; such as changes to case law, legislation or policy.  Subscribe free via Arian above (CitA, IMA or AdviceUK members only).
Information and Guidance	DRO Newsletter	Intermediaries	Insolvency Service	Practical information about DRO issues for advisers: Distributed by Competent Authorities and accessed via IMA website: www.i-m-a.org.uk/intermediary-resources.html or Wiseradviser DRO Toolkit – see above.
Information and Guidance	Support by phone or email	Intermediaries or Competent Authorities	Insolvency Service, DRO Unit	The DRO Unit cannot give guidance about the suitability of a DRO but can be contacted by phone for enquiries about specific DRO applications which have already been submitted.  01752 635200  Pre-submission enquires or information about specific applications should be made by email: dro.unit@insolvency.gsi.gov.uk
Information	Index of References	Advisers and Intermediaries	IMA	General Information, an index 'by DRO topic area' of where to find related information or references in publications such as Arian, Quarterly Account, Adviser, etc. www.i-m-a.org.uk/intermediary-resources.html
Information	General Information	Advisers and Intermediaries	AdviceUK	General information and apply to be a DRO Intermediary www.adviceuk.org.uk/supporting-you/money-advice/debtrelieforders

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Publications	Various Electronic Leaflets	Debtors, Advisers and Intermediaries	Insolvency Service	Various publications and leaflets including 'Alternatives to Bankruptcy', DRO Summary Leaflet and DRROs www.bis.gov.uk/insolvency/Publications Detailed 'Guide to DROs' www.bis.gov.uk/assets/bispartners/insolvency/docs/publication-pdfs/droguide.pdf
Social Policy	Online Evidence Submission	Advisers and Intermediaries	Citizens Advice	Facilities for advisers to give feedback about all aspects of DROs are available to: <ul style="list-style-type: none"> • CABx using eBEFs. • Non CABx, IMA Members via IMA www.i-m-a.org.uk/social-policy.html • Non CABx, AdviceUK members via AdviceUK website www.adviceuk.org.uk/projects-and-resources/money-advice/online_evidence_survey
Support	Specialist Support Consultancy	Advisers and Intermediaries	Citizens Advice	Technical, legal advice and support for advisers who have already referred to available guidance and information. 📞 England: 0808 808 2575, 📞 Wales: 0800 138 6068 🌐 By web link: http://rdwebsso.cablink First time users of the online facility need to set up a username and password by emailing specialistsupport@citizensadvice.org.uk
Training	E-Learning	Advisers (England, Wales and NI)	Wiseradviser	Online course providing first level training for all levels of advisers: www.wiseradviser.org Usernames and passwords required.
Training	Workshop	Advisers (E,W and NI)	Wiseradviser	Face to Face workshop for advisers who have already successfully completed the online course above: www.wiseradviser.org
Training	Advanced DRO Course	Caseworker level advisers and Intermediaries	IMA	Advanced DRO face to face training courses covering legislative and practical issues. Titles, dates and costs of courses are subject to change and are detailed in the current year's brochure: www.i-m-a.org.uk/training.html
Training	Various Courses	Caseworker level advisers and Intermediaries	CitA Specialist Support	Advanced DRO face to face training courses covering legislative and practical issues. Titles, dates and costs of courses are subject to change and are detailed in the current year's brochure: www.citizensadvice.org.uk/index/adviser_resources/advisertraining/money_advice_training_courses.htm