Institute of Money Advisers®

Training Programme for Money Advisers

February 2010 to August 2010

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Institute of Money Advisers®

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February 2010 to August 2010 – Programme/Venues/Dates

Avoiding Mortgage Repossession – *All of the options* *This is a free course* *See page 4 of the brochure*	London Maidstone Manchester Wolverhampton York	15th March 2010 16th March 2010 23rd March 2010 8th March 2010 31st March 2010
Bailiffs' Law – Advanced *A legal update* *See page 4 of the brochure*	London Sheffield	14th May 2010 5th February 2010
Bankruptcy in Practice – Half Day *An explanation of the legislation and what happens in practice* *See page 5 of the brochure*	Birmingham London Manchester	10th March 2010 3rd March 2010 18th March 2010
Benefits & Tax CreditsCredits – An Essential Guide *Everything Money Advisers need to know about Benefits and Tax Credits* *(New 2 day course)* *See page 5 of the brochure*	Birmingham	24th and 25th May 2010
Charging Orders – A Practical Application *Getting the best for your client* *See page 6 of the brochure*	Birmingham	13th April 2010
Finding & Using County Court Rules in Money Advice (See Requirements on Page 6) *Don't forget to bring your Civil Court Users Book* *See page 6 of the brochure*	Bristol London Manchester Sheffield	15th February 2010 24th May 2010 19th April 2010 8th February 2010
Local Authority Debt Recovery *|Procedures, duties and responsibilities* *See page 7 of the brochure*	Cardiff Manchester	22nd April 2010 11th February 2010
Orders for Sale *Understanding and opposing them,* *including relevant statutes and caselaw* *See page 7 of the brochure*	Birmingham Leeds Manchester	3rd March 2010 7th April 2010 16th February 2010
Parking Penalties – Liability & Enforcement *Understanding the legislation, liabilities and enforcement* *See page 8 of the brochure*	Birmingham London	22nd April 2010 11th June 2010
Supervising Money Advice *Tools for effective supervision and management of Money Advice* *See page 8 of the brochure*	London Manchester	7th June 2010 5th July 2010
Time Orders – Practical Application (See Requirements on Page 9) *Identifying the opportunity, drafting and arguing* *See page 9 of the brochure*	Birmingham Leeds London	28th July 2010 3rd February 2010 29th June 2010
Understanding of the Creditor Sector of the Industry *A glimpse at the other side!* *See page 9 of the brochure*	Birmingham	10th February 2010
Unenforceable Regulated Consumer Credit Act Agreements *Possible pitfalls and points to watch* *See page 10 of the brochure*	London	Date to be announced

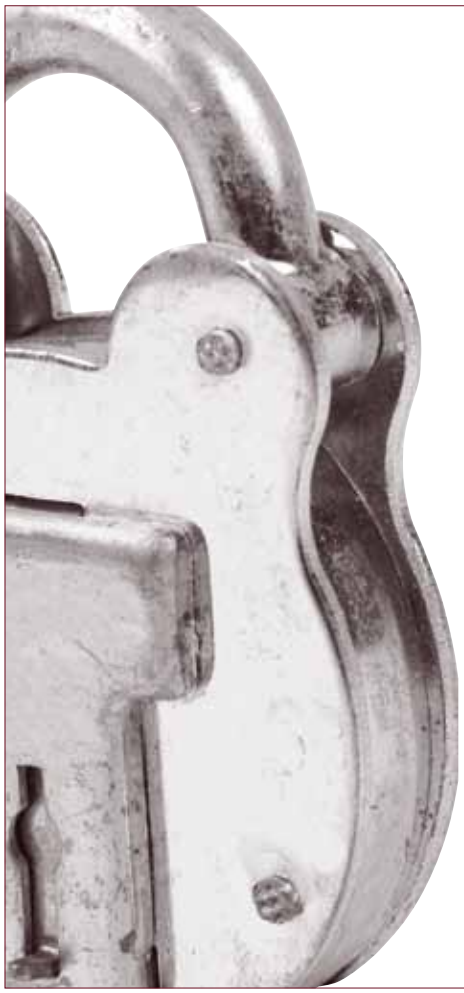
If you don't see the course you want where you want it, we can arrange in-house training. See page 11.

Avoiding Mortgage Repossession – The Options

We are currently working on providing a suite of new free courses around the country in partnership with Department for Communities and Local Government. We will be announcing the dates shortly on our website.

The training will give money advisers the knowledge and skills they need to fully understand and advise on avoiding Mortgage repossession including Support for Mortgage Interest (SMI), the Mortgage Pre Action Protocol (PAP), the Mortgage Rescue Scheme (MRS) and the Homeowner Mortgage Support Scheme (HMS).

Image: ©iStockphoto.com/EwaWysocka



Bailiffs' Law – Advanced

Aims and objectives

The course is focussed around practical exercises so as to enable advisers attending to apply the principles discussed to real situations as much as possible.

Bailiffs' law refresher

A review of basic rights of entry, impounding etc. (with case studies).

Detailed issues (1)

Using further case studies, an examination in more depth of:

- rights of entry
- excessive levies
- debtor's offences; and,
- invalid levies

New issues in enforcement law

- the enforcement review, the National Standard for Enforcement Agencies and the Human Rights Act

Detailed issues (2)

Examination with further case studies of:

- insolvency and enforcement; and,
- bailiffs' fees and remedies

The day is designed to allow ample discussion and sharing of experiences. Content is deliberately limited and the outline kept flexible to respond to individual questions.

Trainer: John Kruse

Bankruptcy in Practice

Delivered in partnership with Payplan, this half day course is aimed at caseworker and specialist level advisers.

Aim

This course will explain Insolvency legislation giving examples of what happens in practice, covering:

- Income Payment Orders – how surplus income is treated
- how assets like cars and homes are treated
- Pensions, Shares and Inheritances
- Bankruptcy Restriction Orders including obtaining new credit prior to the bankruptcy, gambling, fraudulent credit, goods sold at an undervalue
- benefit overpayments
- debts from abroad
- self employed clients

This course will help the adviser to make sure they have a fuller understanding of bankruptcy and help the client to make a more informed choice.

The price for this course is only £25 per delegate (to cover the venue and refreshments costs), please see the Training Cost page for more details.

Trainer: Ken Marland

Benefits and Tax Credits – An Essential Guide

This is a two day course.

Aims and objectives:

To provide an essential guide for busy money advisers to help ensure that clients don't miss out on money to which they're entitled through ignorance, misinformation or confusion. It will provide the information toolkit necessary to help maximise income in order to reduce or eliminate arrears. The course is highly interactive with plenty of opportunity for participants to test their existing and new found knowledge. A Plain English, user-friendly handbook is provided along with copies of the most relevant and useful DWP and HM Revenue & Customs leaflets.

Participants will:

- Be able to broadly assess which benefits and tax credits may be available to a particular family or individual according to their circumstances.
- Gain an awareness of the individual benefits and tax credits available and basic qualifying conditions.
- Gain an understanding of the structure of the benefits/ tax credit system, which benefits can be claimed together and how claiming one benefit can sometimes open the door to another.
- Be able to distinguish between means-tested and non-means tested benefits, and contribution based and non-contribution based benefits.
- Gain an awareness of how, when and where different benefits and tax credits can be claimed.

Trainer: Jeff Brown

Image: ©iStockphoto.com/nievesm

Charging Orders – A Practical Application

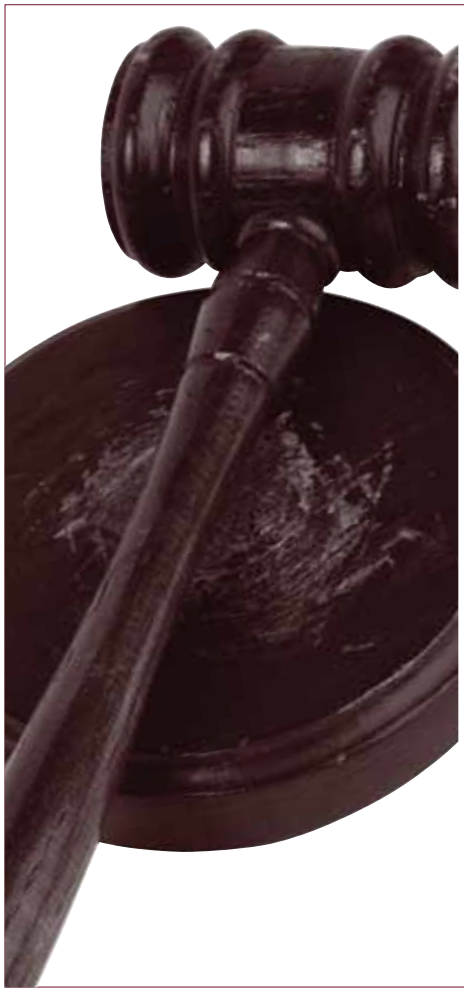
Aims and objectives

To provide participants with a detailed overview of the legal framework, technical points and practice of charging orders covering relevant statute and case law so it can be practically applied to case work.

Participants should be able to:

- identify when and how a creditor can apply for a charging order
- recognise the tactics creditors use in order to obtain a charging order and be able to respond appropriately
- identify the relevant sections of the Charging Orders Act and case law and be able to apply them to cases
- identify relevant arguments and tactics to oppose the granting of a charging order
- explain the position of interest in charging orders
- identify ways in which a charging order application can be challenged, and advise the client on the process
- be able to comply with time scales and ensure the correct procedure (for replies, defences and/or applications) is applied and construct a valid defence to a CO application to
  - oppose a CO being granted
  - request a suspended CO
  - apply conditions where appropriate

Trainer: Sally Coles



Finding and Using County Court Rules in Money Advice

Aims and objectives

This is a practical course to assist money advisers in using civil procedure rules and county court legislation to inform their case work and advocacy. At the end of the course advisers should be able to:

- access the latest version of the Civil Procedure Rules
- find the appropriate rule and legislation to support defendants with money claims in the county court
- apply the appropriate rules and legislation to their case work and advocacy

Please Note

Delegates are asked to bring to the course a recent copy of the Civil Procedure Rules in a Green Book, Brown Book, White Book or other format.

Tutor: Jane Phipps

Local Authority Debt Recovery

This course is aimed at caseworker or specialist level and is particularly useful for those who are in regular contact with specific Local Authorities rather than having a national or regional remit.

Aims

The aim of the course is to provide participants with an understanding of how Local Authorities operate in relation to debt collection, and the duties and responsibilities they have to their customers.

Objectives

By the end of the day participants should be able to:

- understand local authority types, structures and how they make decisions
- be familiar with the various roles of Local Authorities in relation to debt
- identify types of Local Authority debt and how they are collected
- understand Local Authorities options for enforcing debts
- discuss the possibilities of promoting corporate debt policies and using them to effect positive outcomes for clients
- identify the duties and responsibilities local authorities have to their customers through promoting social and financial inclusion and carrying out anti-poverty work and how this fits with debt collection
- identify and use complaints mechanisms, including the Local Government Ombudsman

Trainer: Dave Brewin

Orders for Sale

Aims

By the end of the course, participants will have a good understanding of Orders for Sale and relevant statutes and Caselaw. They will have explored situations where an Order for Sale may be applied for by a debtor or a creditor and how to oppose an application by a creditor.

Course Content

- when an order can be applied for
- how to apply for an order
- how to oppose an order
- Trust of Land and Appointment of Trustees Act 1996
- Law of Property Act 1925
- the court process leading to an Order for Sale
- caselaw

Methodology

A combination of tutor talk, games, exercises and case studies

Course is suitable for:

Experienced advisors acting as lay advocates and \ or advisors wanting to increase their knowledge of the legal processes that lead to Orders For Sale being granted by the courts.

Trainer: Sally Coles

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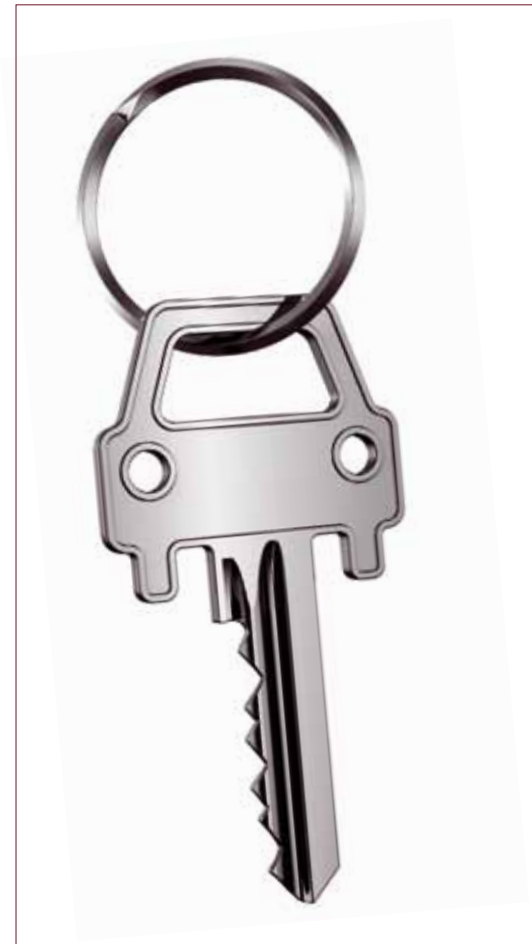


Parking Penalties - Liability and Enforcement

This course is aimed at caseworker and specialist level.

Aim

The purpose of the course is to introduce the Parking Penalties regime including legislation and jargon.

Objectives

Following the course you will have a good understanding of the following:

- imposition, liability, representations to local authorities and appeals to adjudicators
- other penalties - liability for and recovery of
  - congestion charges
  - moving traffic penalties
  - charges for clamping and removal
- challenges to Local Government Ombudsman - discussion of alternative route of complaint to LGO against administration and enforcement of penalties
- recovery action in county court - applications to set aside court orders and different means of enforcement
- recovery by bailiffs - discussion of key issues arising in bailiff enforcement:
  - fees
  - certification complaints
  - HP goods

Trainer: John Kruse

Supervising Money Advice

This course is suitable for Caseworkers, Supervisors or Managers who are responsible for casework quality systems - or those aspiring to this role.

Aims

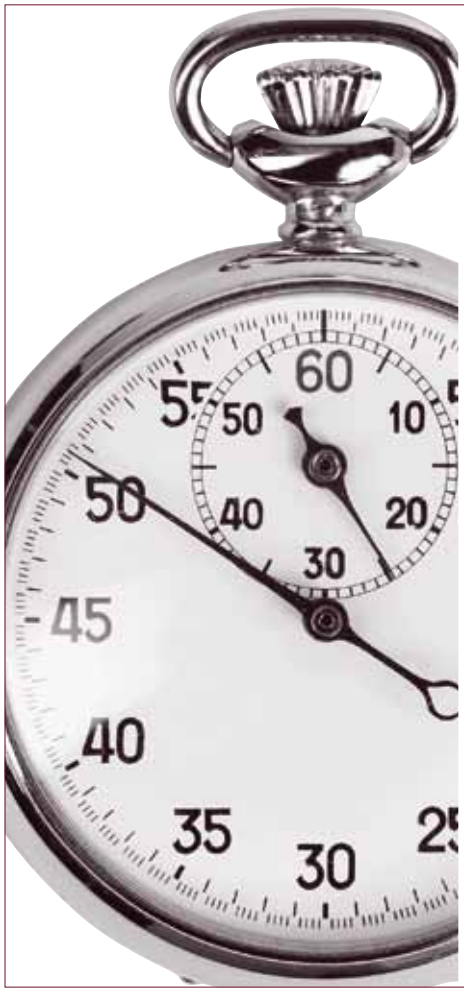
To provide best practices guides and tools for effective supervision and management of Money Advisers

Objectives

By the end of the course participants should be able to:

- understand the purpose and functions of effective supervision and management of money advisers
- identify and use differing leadership and management styles
- use best practice processes, procedures and methods of achieving effective supervision and management of Money Advice (including CLS Quality Mark Processes)
- understand technical factors to be assessed when conducting file reviews specifically for Money Advisers
- understand and use effective interpersonal skills when supervising and managing Money Advisers

Trainer: Jerry During



Time Orders – A Practical Application

Pre entry requirements

This course follows on well from the MAT Time Orders course, so ideally participants will have already attended this and should bring along the course booklet.

Participants are required to have a good working knowledge of ss129 & 136 of the Consumer Credit Act, County Court Procedures and have undertaken or expect to undertake some lay advocacy in the county court.

This one-day course is designed to put theory into practice and provide an opportunity to draft applications and defences and identify persuasive arguments to promote the granting of a Time Order in appropriate cases.

Who is the course designed for?

Experienced advisers who understand the theory of the law but need a greater understanding of the practical application of Time Orders to enable them to advise and represent clients effectively. The day will involve working with case studies from assessment to representation with some role play. By the end of the day, trainees will have a good understanding of the key issues and practical application of applying for Time Orders.

Objectives

- assessing whether a Time Order application is likely to be granted
- understanding potential risks
- drafting applications and defences
- key arguments
- using case law effectively
- costs

Trainer: Sally Coles

An Understanding of the Creditor Sector of the Industry

This course is suitable for Caseworkers and Specialists.

Aims

To provide a good practical understanding of the Credit Industry.

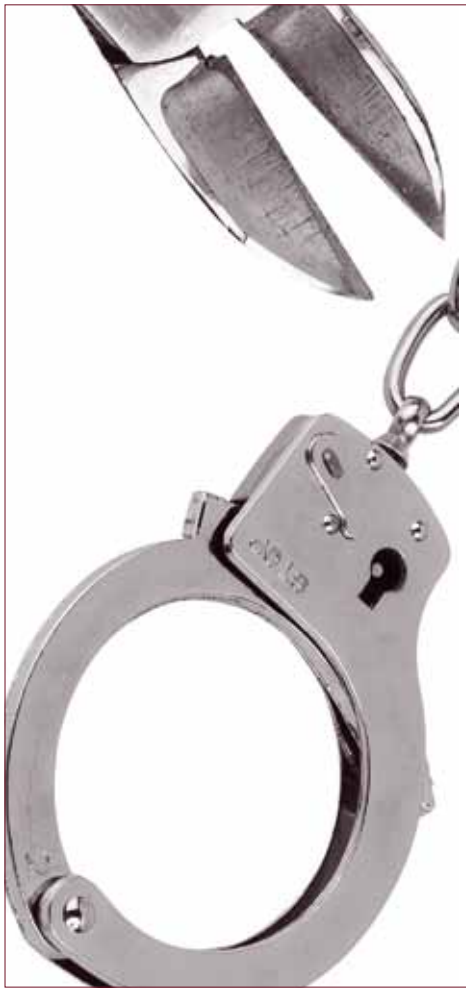
Objectives

By the end of the day participants should have good knowledge of:

- the general structure of the credit industry
- the role of the regulators and trade organisations
- the various different categories of debt and credit e.g. prime and sub prime, debt sale and commission debt
- compliance with the Debt Collection Guidance
- data Sharing

And much more!!!!!!

Trainer: Anthony Sharp



Unenforceable Regulated Consumer Credit Act Agreements

Aims and objectives

This course will make extensive use of working through examples, together with discussion, on common errors in agreements, insurance, multiple agreements, the relevant provisions of the Consumer Credit Act and Regulations, case law and other useful references in detail. Practical discussion, including exercises in drafting as appropriate:

- information and documents required
- identifying arguments for unenforceability
- tactics and approach – e.g. suggesting adjournments to discuss etc.
- letters to creditors/their representatives
- negotiating settlements
- submitting an initial defence
- applications for declarations under s142
- managing the case and the risks
- complex cases or those which cannot be settled – possible referrals, costs, timings etc.
- points to watch and possible pitfalls

(Some detailed aspects may be subject to modification)

Trainer: Bradley Say

Your Other Training Options

- if you are interested in a course but it is too far away;
- if you are interested in one of the following courses not on the current programme;
  - **How to Raise an Appeal in the County Court**
    identifying cases with merit and preparing for an appeal
  - **Mortgage Shortfall Debt Post Bartlett and Wilkinson**
    arguable defences or making settlements
  - **Bailiffs – an Introduction**
    general principles, standards, and remedies
  - **Public Utility Debt**
    legislation, competitive markets, debt remedies, rights and responsibilities
  - **Effective use of Codes of Practice**
    an in-depth look at variety of codes of practice and how to use them in money advice
  - **Banking Law an Introduction**
    accounts, regulations, charges, the banking code, rights and responsibilities for banks and customers
- if you or your organisation would like some training designing for you, we can provide a range of courses in addition to those included in this programme;
- if you would like to take advantage of 'in-house' training to meet the needs of your organisation. This can prove cost effective where a significant number of people require a particular topic saving on time and travel;

Please email us at training@i-m-a.org.uk and we will try to arrange something for you.

We can discus your needs but initially we will need to know things like:

Who you are?

Where you are based?

What course you are interested in?

Where you want it?

How many trainees?

The Trainers

David Brewin

David Brewin has been involved in advice work for 17 years most recently as the manager of a large advice service in a Local Authority delivering debt, benefits and employment rights advice. He has developed and delivered many training courses over that time including an accredited programme and regularly teaches at the University of Derby. He is responsible for a debt advice service specifically for Council tenants & has written a corporate debt collection policy. He is also an adviser to the Local Government Association.

Jeff Brown

Jeff has over 25 years experience in the field of money advice, having worked for a CAB, National Debtline, a bank and a mortgage lender. Jeff is now a successful freelance trainer and consultant in debt advice/ benefits advice to the credit industry, and to money advice providers in the statutory, not-for-profit and commercial sectors. He is an approved Money Advice Trust and Institute of Money Advisers tutor. He has delivered training many times to the CML and in-house training to over a dozen mortgage lenders. He has also a regular trainer for CCCS, Payplan, National Debtline and commercial debt solution providers.

Sally Coles

Sally has been setting up, managing and supervising court help desks for the last 12 years. She has worked with the judiciary and a variety of organisations to identify good working practices when offering advice and lay representation in the courts. Sally worked for Shelter for 12 years and currently runs a successful freelance training and consultancy company. She is the MAT lead tutor for Generalist Level training and tutors MAT courses at all levels.

Jerry During

Jerry has over six years' experience in social welfare law, working for Law firms, CABs and presently Toynbee Hall. He currently manages a team of FIF Money Advisers and is a duty desk adviser at the Bow County Court. Jerry is currently working with the FSA analysing the effectiveness of the Mortgage Home Finance: Conduct of Business Rules and its impact on the possession procedures followed by mortgage lenders. Jerry has wide experience in the area of financial exclusion contributing articles to local newspapers, booklets for local councils and providing talks promoting financial inclusion. He sits as a member of the Department for International Development's Remittance Task Force to make the remittance market more competitive and transparent for migrant communities.

continued on next page . . .

The Trainers (cont.)

Ian Ford

Ian is a freelance trainer and consultant. He is a former Chair of both the MAA and the Public Utilities Access Forum. He was head of Manchester City Council's in-house Money, Housing, Consumer and Welfare Rights advice service. He has also worked developing the Community Legal Service in Lancashire. Over the last twenty years, Ian has contributed numerous articles on utility rights and utility debt to several publications, including four editions of the Fuel Rights Handbook.

John Kruse

John has worked in the field of social welfare for the last 20 years. He currently works for two CABx in East London. John is widely recognised as an expert in bailiff law and has been a regular contributor to Adviser and Legal Action. He has also written several books on bailiff law.

Ken Marland

Ken is a licensed insolvency practitioner and partner at Payplan Partnership specialising in personal insolvency. Ken joined Payplan in 1999 having worked at a number of large accountancy and insolvency firms and is now supervisor to a large number of IVA's as well as trustee to a number of bankruptcy estates. Ken provides specialist training on IVA and bankruptcy both internally and to a number of free advice agencies as well as large employer groups, trade unions and associations who use Payplan's services.

Jane Phipps

Jane has been an advice worker specialising in debt for 20 years and has worked for the London Borough of Lambeth and Oxford CAB before joining Citizens Advice in 1996. Jane currently works at the Specialist Support Unit. Jane has also been involved in academic research work into debt and its effects on debtors, and obtained a Ph.D. for her work in this area. She has published a book and various articles about debt, the County Courts and money advice.

Bradley Say

Bradley is a barrister who specialises in representing borrowers in consumer credit cases and is the author of the recent Quarterly Account article 'Non Status Lending: Recent Developments from a Borrower's Perspective'.

Anthony Sharp

Anthony has many years experience working in the creditor sector of the industry, both as a credit grantor and as a collections manager. He co-founded the Money Advice Liaison Group and has been its chair since its inception in 1987. Anthony now runs his own successful business as a consultant in compliance and training to the credit industry.

Level of Experience (based on Wiseradviser standards)

Caseworker

Caseworker is the intermediate level. Training to this level helps you to deal satisfactorily with the majority of debt problems encountered – undisputed and undefended cases, which may include participation in court action at basic level. You gain an overview of the law relating to money advice, but are not expected to use it directly either in creditor negotiations or in court, as these imply a dispute on which specialist advice should be sought. As a caseworker money adviser, you will also be expected to act as a support to generalist money advisers.

Caseworker training courses are primarily aimed at developing the skills and knowledge of generalist money advisers.

Specialist

Training to this level helps you deal with more complex cases. You gain (and are expected to maintain) an up-to-date and thorough knowledge and understanding of the case law, legislation, codes of practice etc, relevant to money advice, enabling you to guide and assist clients in disputed cases. You will be expected to act as a resource for others, helping them develop their money advice skills. As a specialist money adviser, you will also be able to identify when referral, possibly to an external source of information such as a legal professional, is appropriate. Specialist training courses are primarily aimed at developing the skills and knowledge of caseworker money advisers.

Advanced

Advanced Training standards have not been agreed. However, as a guide the IMA suggests this level is aimed at the most experienced money advisers who are commonly providing consultancy and/or training to colleagues.

Quality Assurance

The IMA endeavours to raise the standards of training by:

- carrying out regular analysis of training needs
- employing trainers who are specialist in their field
- using the agreed Wiseradviser training standards
- encouraging all trainees to complete an evaluation
- undertaking follow up evaluations

Course Materials

Detailed handouts are provided. The materials can be made available in large print where required.

Access to Training

We try to ensure all our training locations will be fully accessible to wheelchair users. We welcome carers, helpers and assistants. Please inform us if you will be accompanied. Where it is practicable, we will try to meet special needs if you give us sufficient time. Where we are unable to do so we will inform you immediately.

Venues

The IMA uses a variety of locations all over the country. We try to ensure they are fully accessible to those with mobility difficulties and are easily accessible for public transport. Most will also have nearby parking. If you require disabled parking please check availability with the bookings administrator. Maps are provided to all participants.

Continuing Professional Development (CPD) Time

Most of our courses are accredited by the Law Society. If you wish to claim CPD hours, please tick the relevant box on the booking form.

Welcoming diversity

The IMA is wholly committed to providing services that welcome diversity, promote equality of opportunity and challenge discriminatory or oppressive practice. We welcome feedback both positive and negative about all aspects of our training. Evaluation sheets are provided at the end of every course.

Welcoming Feedback

We'd love to hear feedback from you good or bad you can do this by emailing us at training@i-m-a.org.uk or by calling us on 0113 270 8444.

Equal Opportunities Policy

The IMA is committed to actively opposing all forms of discrimination on the grounds of gender, race, sexuality, disability, age, religious or political beliefs. We also seek to oppose any developments in the credit industry which we perceive to be discriminatory. The IMA produces a policy statement on Equal Opportunities and this is available on request.

IMA Training Booking Form

Booking Terms and Conditions

Please get in touch with us if you have any queries.

- By completing and returning this form, you are agreeing to accept the IMA terms and conditions.
- Invoices for course fees must be paid prior to the course date
- We only accept cancellations in writing, by fax or email (but not by phone) up to two weeks before the date of the course and we reserve the right to charge an administration fee of £25.
- Cancellation for whatever reason during the two weeks prior to the commencement of the course will result in the full fee being payable if the delegates' agency is unable to nominate a substitute.
- If we cancel the course we will refund any payment made
- Where a course is over-subscribed a limit of two delegates from one agency may be imposed
- The booking form constitutes a legally binding agreement
- The IMA reserves the right at any time, without prior notice, to change the venue of any course and/or the tutor from that described in the published literature.
- The IMA also reserves the right at its absolute discretion and without liability, to cancel any advertised course because of insufficient delegates, in which event all monies paid will be refunded.

Making a booking

- Complete the attached form and send it to us **by email, post or fax**
- We will check that you have entered the correct amount in the cost box and will issue an invoice if a cheque is not included
- Invoices will be posted to the address you have provided
- We will send you booking confirmation and joining instructions by email

IMA Contact details:
Post: IMA Training, Stringer House, 34 Lupton Street, Hunslet, Leeds, LS10 2QW
Fax: 0113 270 2111
Telephone: 0113 270 8444
Email: training@i-m-a.org.uk

Costs / Charges

The following charges will apply unless otherwise stated:

	IMA Member	Non Member
Half Day Course	**£25**	**£35**
Full Day Course	**£90**	**£155**
Two Day Course	**£155**	**£230**
CPD Points	**£25**	**£35**
Cancellation Fee	**£25**	**£25**

IMA Training Booking Form

Course Details

Course:

Course Location:

Course Date:

Delegate Details

First Name:

Surname:

Name of:
Organisation

Address:
(for invoice)

IMA Membership No.:

Email *:

*** We will be using this email address for correspondence about the course**

Please read the terms and conditions before completing this form.

1. Use the costs information to complete the relevant box:
   a) Please invoice me the sum of £
   b) I have attached a cheque for the sum of £
2. Does this include a payment for CPD Points? **Yes / No** (Delete as appropriate)
3. Now enter your initials and today's date in the box below to accept the cost of the course.

Data Protection Act 1998
The IMA may use this data to inform you of its services when we believe it will be relevant to you. Please initial the box below if you ***do not*** wish to be contacted for this purpose. We will not pass your details on to third parties and it will be stored in line with the Data Protection Act 1998.