



**Institute of
Money Advisers®**

Training Programme for Money Advisers

September 2010 to April 2011



WELCOME



Welcome to the latest version of the IMA training programme. The Institute has been training money advisers over many years and has established a strong reputation as a key provider of specialist money advice training.

We offer over 2000 training places each year and feedback from delegates helps us to ensure that our courses are relevant, topical and well run. We are delighted that Marks and Spencer Money have donated funding to offer the new Quality and Consistency in Money Advice Course free to advisers and we will be running this course in regional locations over the next 6 months.

I hope that you find something of interest in the programme and please send your booking forms in early so that we can ensure your place on the course of your choice.

Caroline Siarkiewicz
IMA Executive Director

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Courses	Venues	Dates
Advanced DROs (New) <i>Complexities and legal developments</i> Level: Specialist	Doncaster Newcastle Manchester Carlisle London York Birmingham Bristol	20 September 2010 7 October 2010 3 December 2010 14 January 2011 2 February 2011 4 February 2011 28 March 2011 4 April 2011
Avoiding Mortgage Repossession <i>All of the options</i> Level: Specialist	Birmingham York Manchester	29 November 2010 14 December 2010 22 March 2011
Bailiffs' Law – Advanced <i>A Legal Update</i> Level: Specialist	York Manchester Birmingham	01 October 2010 27 January 2011 03 March 2011
Benefits & Tax Credits – An Essential Guide <i>Everything Money Advisers need to know about Benefits and Tax Credits</i> Level: Caseworker / Specialist	London Manchester Newcastle	22 and 23 November 2010 16 and 17 February 2011 14 and 15 March 2011
Challenging County Court Judgments (New) <i>What can you do if you are not happy with a county court judgment?</i> Level: Specialist	Birmingham Newcastle Bristol London Manchester	6 December 2010 21 January 2011 11 February 2011 11 March 2011 7 April 2011
Charging Orders & Orders for Sale <i>Understanding and opposing them</i> Level: Caseworker / Specialist	Manchester London York Birmingham	21 September 2010 18 January 2011 08 March 2011 05 April 2011
Consumer Credit Act Update (New) <i>Advising on regulated agreements following the implementation of the CCA 2006</i> Level: Specialist	Bristol Newcastle London Leeds	18 November 2010 28 February 2011 24 March 2011 28 April 2011
Finding & Using the Civil Procedure Rules <i>Don't forget your Civil Procedure Rules (Green or White Book)</i> Level: Specialist	York Birmingham Newcastle	01 November 2010 14 February 2011 11 April 2011
Legal Update (New) <i>Exploring current issues in money advice, including recent developments in case law and legislation</i> Level: Specialist	Bristol London Birmingham Sheffield	19 October 2010 07 December 2010 25 January 2011 08 February 2011
Quality & Consistency in Money Advice (New) <i>Thinking about how to improve current practice</i> Level: Caseworker / Supervisor / Specialist <div style="background-color: #800000; color: white; padding: 5px; display: inline-block;">FREE COURSE</div>	Cardiff Plymouth Norwich Lancaster York London	11 October 2010 16 November 2010 01 February 2011 01 March 2011 01 April 2011 29 April 2011
Supervising Money Advice <i>Tools for effective supervision and management of Money Advice</i> Level: Caseworker, Supervisor, Specialist	Newcastle Leeds London	13 September 2010 17 January 2011 07 February 2011

MORE ABOUT COURSES

Advanced DROs (New)

Course Overview

This course will cover the complexities and legal developments in relation to DROs. The guidance notes on making an application for a Debt Relief Order have undergone a number of revisions and various DRO related legalities are undergoing challenge; including *Payne & Cooper v Secretary of State* (DWP ongoing deductions from benefit) case, cases relating to rent possession proceedings and the consultation paper "Debt Relief Orders and Pensions".

This training day will provide an opportunity to reflect upon what we have learned so far and to look at new challenges which await; the welfare reform proposals will have an enormous impact and will both create an opportunity for those currently excluded from applying for a Debt Relief Order whilst simultaneously removing other clients who currently fit the criteria. The session aims to enable participants to consider individual practice and how this may be improved to meet their organisations good practice guidelines. We will consider:

- Amendments to the guide and the impact these have on making an application
- Practical issues which have arisen (e.g. gathering all the relevant information)
- Emergency cases – using a Debt Relief Order as a means to prevent eviction, disconnection and seizure of goods
- A discussion on the issues arising from the ongoing dispute around rent arrears, benefit overpayments, Social Fund Loans and pensions plans

The session recognises we all have slightly different ways of working to obtain the same result for a client; *"there is no absolute right way or a wrong way to make an application, just good practice"*. The session will allow participants to share experiences and knowledge through tutor "chalk and talk", practical casework exercises and absolutely no role plays.

Tutor: Mark Newbury and Nick Lee; **Level:** Specialist

Avoiding Mortgage Repossession (Updated)

Course Overview

An overview of the options for dealing with mortgage arrears from addressing early difficulties to suspending warrants for possession.

The course will provide delegates with the tools and knowledge to:

- Identify the type of mortgage and the appropriate regulatory framework
- Assist clients with common complaints such as mis-selling of insurance, arrears charges and endowment shortfalls
- Identify whether the client would be eligible for assistance from an appropriate government scheme, such as Mortgage Rescue or Support for Mortgage Interest
- Identify remedies available for second mortgages regulated by the Consumer Credit Act, including Time Orders, unfair relationships and enforceability issues
- Understand the court's powers to suspend possession in relation to different types of mortgages
- Comply with procedural requirements for defending mortgage possession and identify and address lender non-compliance
- Assist the client to make an application to suspend a warrant for possession where appropriate, or identify other options where it is not."

Tutor: Alexa Walker; **Level:** Specialist

Bailiffs' Law – Advanced

Course Overview

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. The course will include:

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.

Tutor: John Kruse; Level: Specialist

Benefits & Tax Credits – An Essential Guide

This is a two day course covering everything Money Advisers need to know about Benefits and Tax Credits.

Course Overview

The aim of this course is 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.

By the end of the course 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.

Tutor: Jeff Brown; Level: Caseworker / Specialist

Challenging County Court Judgments (New)

Course Overview

This course is for experienced advisers who represent or who intend to represent clients at court. It will look at the realistic options available when things do not go to plan and there is then a need to urgently advise on the next steps.

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

- Understand the options available to challenge a judgement including; setting the judgement aside, raising an appeal or alternatively compromising the judgement through a negotiated settlement.
- Identify whether there is any legal merit in raising a challenge to a judgement, to understand the possible error of law, whether caused by way of an omission or misapplication of the law or facts.
- Understand and also explain to a lay client the potential costs consequences of such steps.
- Understand the collateral impact of mis-conceived appeals.
- Identify and research relevant case law. (The course will focus on those areas of law that advisers are most likely to encounter Mortgage & Rent Possession and Consumer Credit Act debts)
- Understand the importance of preparing appropriate skeleton arguments, legal authorities and court forms used in lodging such matters.

The course will also (time permitting) cover tactical advice on dealing with difficult opponents.

Please note that this course is designed for *experienced* advisers and practitioners who are familiar and comfortable with the use of the Green or White Books, either through duty desk experience or those who have attended the excellent IMA course 'Finding and using the CPR's'.

Tutor: Ahmad Butt; Level: Specialist

Charging Orders & Orders for Sale

Course Overview

The course aims to provide participants with an overview of the legal framework and practice of charging orders and orders for sale, covering legal estates and trusts of land as well as relevant statute and caselaw so it can be practically applied.

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

- Identify when and how a creditor can apply for a charging order.
- Identify the relevant sections of the Charging Orders Act and apply relevant caselaw.
- Identify arguments and tactics to oppose the granting of a charging order.
- Identify ways in which a charging order application can be defended.
- Comply with the procedural requirements of defending a charging order or order for sale.
- Identify how and when a creditor can apply for an order for sale.
- Identify relevant legislation and caselaw for use in defending a creditor's application for an order for sale.

Tutor: Alexa Walker; Level: Caseworker / Specialist

Consumer Credit Act Update (New)

Course Overview

A review of consumer credit law following the implementation of the Consumer Credit Act 2006, including the repeal of irredeemable unenforceability, unfair relationships, notice requirements and interest after judgment.

The course will cover:

- Identifying which agreements the changes apply to.
- How the courts might exercise their discretion to allow an agreement to be enforced.
- How the unfair relationship provisions are working in practice.
- A review of how the 2006 Act is impacting on law and practice.

This course is an update course and requires advisers to have attended prior training on Consumer Credit.

Tutor: Bradley Say; Level: Specialist / Advanced

Finding & Using the Civil Procedure Rules

Course Overview

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; Level: Specialist

Legal Update (New)

Course Overview

This course will cover recent developments in money advice and related areas, with a review of up to date caselaw and recent/future legislation. Advisers should have an understanding of county court procedures, consumer credit and defending possession proceedings.

The course will cover:

- Developments in consumer credit caselaw.
- Limitation of actions.
- Debt relief orders.
- County court procedures.

Advisers will have an opportunity to raise and discuss issues during the course.

Quality and Consistency in Money Advice (New)

Course Overview

This course is suitable for Caseworkers and Supervisors looking to improve working practices. The course will cover effective communication, negotiating with creditors, the pros and cons of the Common Financial Statement and the changing role of the money adviser.

The course will cover:

- Developing effective and efficient working practices.
- Tactics in negotiation.
- Effective written and oral communication.
- Using the common financial statement.
- Managing client expectations.

Tutor: Alexa Walker; Level: Caseworker / Specialist

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.

Course Overview

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

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.

Tutor: Jerry During; Level: Caseworker / Supervisor / Specialist

THE TRAINERS

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.

Ahmad Butt

Ahmad has spent over 22 years experience in the voluntary legal advice sector across London, primarily in Debt law. He currently works as a consumer credit consultant for a Niche Solicitors practice in Cheshire and also with an innovative commercial Debt Solutions Organisation in Stockport. Ahmad has also been a long-standing guest lecturer on the Personal Insolvency LLM programme at the London School of Economics, he has also trained Law-Works (Solicitors Pro-Bono Group) volunteer advisers in Debt matters for several years.

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.

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.

Nick Lee

Nick is an experienced debt adviser and has worked under both LSC and FIF contracts. He has previously been a director of three credit unions and developed and managed a scheme lending money to homeless clients for deposit/rent in advance to enable access to the private rented sector. Currently an Associate Lecturer at the Open University, tutoring on their personal finance course, Nick has also set up a not-for-profit organisation working in the financial inclusion field.

Mark Newbury

Mark has worked in the free advice sector for over 20 years and has worked with Newcastle Welfare Rights since 1993. Mark's work includes working with 'hard to reach' clients, those with social work intervention or support from mental health services. He jointly runs a project supporting social and private tenants to retain their tenancies. Mark also staffs a Consultancy Helpline. Mark has been involved in various training projects since the mid 80s including training for the MAT Wiser Adviser. Mark's training mantra is: *"That's what it says in the book, let me tell you how that actually pans out in practice"*. Whilst we need to understand the legal frameworks we work within, equally important is an understanding of how we transfer theory into actual practice.

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 various Quarterly Account articles including 'Non Status Lending: Recent Developments from a Borrower's Perspective'. Bradley is widely recognised as an expert in his field.

Alexa Walker

Alexa has worked as a consultant and trainer in debt since 2007 and as a locum at Citizens Advice Specialist Support for the last 2 years. Alexa graduated with a law degree in 2002 and has worked in not for profit advice ever since, now working for the IMA as Training and Policy Officer. Alexa is chair of South Yorkshire Housing Law Group and a regular contributor to Adviser and Quarterly Account.

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 discuss 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?

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.

FURTHER INFORMATION

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 Wiseraadviser 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.

BOOKING

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 Quality & Consistency course is **FREE**, for all other courses the following charges apply:

	IMA Member	Non Member
Full Day Course	£90	£155
Two Day Course	£155	£230
CPD Points	£25	£35

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 *:	
Tel:	
Special Requirements:	
Cancellation Fee:	£25

* We will be using this email address for correspondence about the course. Please read the terms and conditions before completing this form.

- Use the costs information to complete the relevant box:
 - Please invoice me the sum of: £ _____
 - I have attached a cheque for the sum of: £ _____
- Does this include a payment for CPD Points? Yes / No (Delete as appropriate)
- Enter your initials and today's date in the box 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.