



Debt Relief Order (DRO) Training - 2009

The Money Advice Trust (MAT) has been allocated some specific project funding to train the initial cohort of approved intermediaries for DROs and the money advisers who will refer clients to them. Following consultation with the Insolvency Service, our subject matter experts and representatives of our partner agencies we have developed the following programme of training. The programme will be available free to advisers within MAT's partner organisations and the competent authorities approved by the Insolvency Service. The programme consists of 4 steps which are outlined in this document.

This document contains the following topics:

What do I do if I have a query regarding DRO training?

Which steps of the training do I need to complete?

What are the 4 steps of the training programme?

What are the timescales for each of these steps?

How can an approved intermediary book onto a face-to-face workshop?

What training is available for advisers requiring training after this initial programme?

What do I do if I have a query regarding DRO training?

The first step is to contact the named DRO contact within your competent authority. If they cannot answer your query they will refer it to the Money Advice Trust.

The named DRO contacts within the competent authorities are as follows:

IMA

Sallie Johnson

01332 600286

sallie.johnson@i-m-a.org.uk

CCCS

Richard Cooper

0113 235 5417

richardc@cccs.co.uk

Payplan

Juliana Mclean

01476 539231

juliana.mclean@payplan.com

NDL

Abigail Prime

0121 410 6261

abigail.prime@nationaldebtline.co.uk

Baines and Ernst

Nick Pearson

0161 216 8107

Nick.Pearson@Paymex.co.uk

Citizens Advice

Samantha Nurse

07837 408926

Samantha.Nurse@citizensadvice.org.uk

Which steps of the training do I need to complete?

Please read the details below to see which steps you will need to follow in relation to your role in the DRO process.

Money Advisers (non-intermediaries)

Steps 1 and 2 will provide money advisers with the knowledge to identify clients whose circumstances are suitable for a DRO and to signpost them to an approved intermediary. These two steps will be offered to all money advisers registered on the wiseradviser website. The website has over 4,500 registered users from MAT's partner organisations.

Intermediaries

Advisers wishing to become approved intermediaries will need to complete steps 1, 2, 3 and 4. In addition to completing these steps we stipulate a pre-entry requirement of 12 months (or full time equivalent) money advice case work experience and evidence of achieving competence at caseworker level.

When booking places on our face-to-face workshops, supervisors/line managers will be required to confirm (via the booking form) that the adviser meets the pre-entry requirements and has been selected to become an approved intermediary.

What are the 4 steps of the training programme?

The following is an overview of each step;

Step 1

Advisers will be required to complete the wiseradviser Insolvency e-learning package or, be able to demonstrate they have equivalent knowledge (from experience or by attending alternative insolvency training). The assessment of an adviser's knowledge of the subject and in turn the decision as to whether they need to complete the e-learning, will not be taken by MAT. It will be decided by the adviser's supervisor/line manager or criteria set by their competent authority.

Although not a requirement, we would encourage all advisers to complete the Insolvency e-learning end-of-course assessment, either to complete the e-learning or as a refresher for people who already have equivalent knowledge (such as through face-to-face courses and experience).

Our insolvency e-learning is already on www.wiseradviser.org and is therefore available for advisers to access immediately.

Step 2

All advisers will then need to complete a distance learning package. The package will be designed to take approximately 2 ½ hours. The distance learning is based on a series of pdf documents that can either be downloaded from www.wiseradviser.org or read on screen. (Word versions will be available for anyone who wishes to use a screen reader, please contact MAT to arrange).

The distance learning package assumes that advisers are familiar with the content of the e-learning package and will cover:

- The context of DRO's as an option for clients
- The qualifying conditions for DRO's
- How the making of a DRO will affect the client and their creditors
- DRO offences
- The application process, including creditor objections and the power to revoke
- Advantages and disadvantages of DRO's

There will be an end of learning online assessment to test whether information has been retained and to alert the trainee to any areas that s/he would benefit from revisiting. Both advisers who wish to be approved intermediaries and those who require the knowledge to refer clients to approved intermediaries must complete the assessment and obtain a pass mark of 75%. Advisers will have the opportunity to revisit the test if they do not achieve the pass mark on their first attempt.

The distance learning will be uploaded onto www.wiseradviser.org on 23rd January 2009.

Only those wishing to become approved intermediaries need to go on to steps 3 and 4.

Step 3

The distance learning will include an additional module for those going on to be approved intermediaries. The module will contain a case study using the DRO online application, providing users with the opportunity to practice using the insolvency service guidance and completing the application on a practice version of the form.

We are currently liaising with the Insolvency Service as to the best way to make this practice form available. Final details will be communicated to competent authorities and published on www.wiseradviser.org

Step 4

The final stage for those wishing to become approved intermediaries will be to attend a 3 hour face-to-face practitioner's workshop. The workshop will be a minimum 2 ½ hours of learning time, and will take a maximum of 20 trainees to enable interaction (NB: wiseradviser courses are usually limited to 15 trainees; however we have increased this ceiling to enable more advisers to attend the training within the tight timescales).

The face-to-face sessions will focus purely on:

- The role of the intermediary and completion of the online application using the Insolvency Service Guidance

Plus looking at practical issues such as:

- treatment of income and expenditure
- treatment of assets

- which debts should be included
- payment of fees

The case study completed in step 3 will provide a basis for discussion of these issues.

Attendees at these face-to-face events will receive a certificate of attendance to enable their competent authority to evidence that they have completed training to act as an approved intermediary.

These events will be held in as many locations as possible 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 and are also offering competent authorities the opportunity to alert us to locations where there is high demand. In addition we will run events in the cities that prove most popular for our core wiseradviser training (Birmingham, London, Manchester, and Leeds).

After step 4 the adviser's competence as an intermediary is assessed by their competent authority.

What are the timescales for each of these steps?

E-learning

Our Insolvency e-learning is already on www.wiseradviser.org and is therefore ready for advisers to access immediately.

Distance learning and case study

The distance learning and case study will be written, checked and formatted ready to be uploaded onto www.wiseradviser.org on the 23rd January 2009.

Face-to-face workshops for approved intermediaries

The face-to-face workshops will be developed in January 2009. We will run a familiarisation day at the end of January to train a pool of our tutors to deliver them.

Any final amendments to training materials will be made after this session, ready for delivery to start in the week commencing 9th February.

The face-to-face workshops will start in the week commencing 9th February, with workshops taking place each week. This will mean that by 1st April 2009 we will have provided between 600 – 900 places for intermediaries on our face-to-face sessions.

We will continue the training after the 1st April, offering training events each week, completing the training (available within this budget) by June 2009 at the latest. With this format we will be able to offer training to 1,800 intermediaries and to supply materials to all money advisers within our partner agencies, providing them with the level of knowledge to make appropriate referrals to intermediaries.

We appreciate that competent authorities will want to have as many of their proposed intermediaries trained by the 1st April. To ensure fair access to training

for all of the competent authorities we are implementing an allocation process for places. This is to ensure all competent authorities will have at the very least a proportion of their approved intermediaries trained by 1st April 2009.

The allocation will be based on the number of intermediaries proposed for each competent authority. For example; if competent authority X's application to the Insolvency Service is for 40% of the total approved intermediaries planned for the sector, then 40% of the training places available before 1st April will be offered to them.

Competent authorities may wish to implement further internal allocation systems to ensure a spread of intermediaries geographically/across their projects/agencies.

How can an approved intermediary book onto a face-to-face workshop?

The named DRO contact within each competent authority will distribute our booking form to the advisers that have been identified to become approved intermediaries. The booking form contains a list of the venues and dates available.

The form will also be available on www.wiseradviser.org

IMPORTANT

Please complete and return the booking form to the Money Advice Trust by the deadline of 23rd January 2009. You will be contacted by 30th January with either confirmation of your place or advised that the course is full and offered alternatives.

What training is available for advisers requiring training after this initial cohort?

Our priority will be to deliver training for the initial cohort of intermediaries and the money advisers who will be referring clients to them.

With the current funding we will also integrate DROs into our existing materials to train advisers who join the sector after this initial cohort. This will mean incorporating DROs into our e-learning (using the content of the distance learning materials) and updating relevant existing materials/courses. This training will be to enable advisers to refer clients to intermediaries, not to train them to become intermediaries.

To ensure that there is provision for any new intermediaries joining after this initial cohort of training we will run two additional face-to-face workshops in central locations between June 2009 and March 2010.