

# Continuing Professional Development

**Scheme Guidance 2019-20**

**Version 3.0s**



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# 1. About the Money and Pensions Service CPD Scheme

Last year, the Money Advice Service (MAS) worked in partnership with the Money Advice Trust (the Trust) and the Institute of Money Advisers (IMA) to develop and launch a Continuous Professional Development (CPD) Scheme for funded debt advisers. The scheme was developed following recommendations from the Peter Wyman review and to enhance the quality of advice the Money Advice Service funded.

In 2019/20, the recently formed Money and Pensions Service (MaPS) is pleased to adopt the same approach and to continue this work with the Trust and the IMA. Together they will continue to collate and monitor CPD activity of advisers funded by MaPS and support them to ensure their CPD activity is recognised. As per the grant agreements for 2019/20; funded organisations will need to evidence that their MaPS funded debt advisers undertake 16 points of technical CPD. CPD activities required during the 2019/20 grant agreements should mainly focus on debt advice at a sufficiently technical level to develop an adviser's knowledge and practice.

This guidance document is to support advisers, supervisors and managers with ensuring that individuals are meeting the requirements for achieving 16 points during 2019/20. It provides details of the various types of CPD activity, details of training provided by the Trust and the IMA, instructions on how to upload CPD activity to the Wiseradviser learning management system (LMS) and information on how to contact us if you have any queries on the type of activity that you wish to submit. We have also listened and taken learning from last year, implementing more frequent submission dates and increasing the number of reports available to organisations to enable them to monitor their progress. This should help organisations to assist individual advisers plan their CPD activity throughout the year.

If you have any additional questions, please email us at: [cpd@moneyadvicetrust.org](mailto:cpd@moneyadvicetrust.org) using the subject 'Money and Pensions Service CPD Scheme'. These will be included in a list of frequently asked questions.

## 1.1 Frequently asked questions

A list of frequently asked questions will be developed as we receive queries relating to the scheme. These FAQs aim to answer recurring questions and, whilst not forming part of the scheme requirements, are designed to help you interpret them. You can find them here.

## 1.2 Data sharing

All MaPS funded advisers should receive regular communication via their funded organisation (where this funding model applies) regarding the requirement to complete 16 points of technical CPD activities per annum from 1 April 2019.

All advisers in MaPS funded positions are required to submit CPD activities on an ongoing basis. The Trust provides IMA and non-IMA members with an online tool within the Wiseradviser site to record their CPD activity.

A guide for recording your CPD can be found in [Appendix 6](#) of this guidance and on the Wiseradviser website.

The Trust will provide a report detailing all IMA and non-IMA members' adviser records to the IMA for review and sign off on a monthly basis. Reporting will not contain any sensitive data.

The sharing of CPD data between the Trust and the IMA is to ensure that scheme requirements are met seamlessly and there is a consistent and effective approach as outlined in the Grant Agreements Schedule 1.

## 2. Basic requirements of the scheme

### 2.1 Trainees and supervisors

It should be noted that there is NO requirement for trainees, volunteers and non-advising supervisors and managers (a supervisor/manager who does not give advice) to complete and submit a record of CPD activity.

### 2.2 IMA members

As an accredited IMA member, you should submit all your activities through the Money and Pensions Service funded scheme.

The IMA will assess these submissions against both the Money and Pensions Service funded and IMA schemes at the end of the scheme period.

Further information about changes to the IMA scheme can be found in the member zone section of the IMA website.

### 2.3 What advisers need to do

The CPD Scheme year runs from 1 April 2019 to 31 January 2020.

To meet MaPS funding requirements, you need to satisfy the Trust and the IMA that you have continued to develop your experience and expertise in debt advice over the year. To do this you need to:

- accumulate at least 16 CPD points worth of technical CPD activities;
- undertake activities in at least three of the four activity categories (see [Appendix 1](#)) and;
- submit a completed CPD activity record on an ongoing basis.

Records will be assessed monthly and reported back to funded organisations on a monthly basis.

Monthly reports will support funded organisations and their debt advisers to help track their progress towards completing the 16 points CPD requirements. The final date for submission of CPD activity will be 31 January 2020. CPD funding is dependent on activity being completed and a financial recoupment process will be undertaken by MaPS at year end, where requirements have not been met. The monthly submission dates for 2019-20 are as follows:

CPD SUBMISSION DATES 2019/20	
30 April 2019	30 September 2019
31 May 2019	31 October 2019
30 June 2019	30 November 2019
31 July 2019	31 December 2019
31 August 2019	31 January 2020



**TOP TIP**

The CPD Scheme is only for the experienced and Money and Pensions Service funded debt advisers; not for trainees or other supporting roles within the organisation.

## 3. Recording and submitting your activities

All CPD activity should be recorded via the Wiseradviser LMS (learning management system). Excel spreadsheets and other documents sent via email will not be accepted.

Wiseradviser courses, both online and face-to-face, will be automatically recorded and you do not need to record them using the CPD upload tool.

All MaPS funded debt advisers must keep their online record of CPD activity up to date throughout the year.

The requirement of 16 points applies whether you are working full or part time.

Points accumulated between 1 February 2020 and 31 March 2020 will be banked and will count towards the points required for the following CPD year.

Activities must be in addition to your normal work duties.

The number of points and categories required may be reduced by exception, if you have an extended absence from work.

**We encourage individual debt advisers to upload their external CPD activities in a timely manner after completing each activity.**

**You must keep evidence of your activities in line with your organisation's learning and development (or any other relevant) policy which should not be less than one year (see 5.1 below).**

### 3.1 Accessing the Wiseradviser LMS

Wiseradviser has implemented an online tool to assist advisers to record CPD activity. Advisers will be able to record activity using this tool and these records will be reported to the IMA for review and validation at the end of each month.

If you complete any additional CPD activities, you should add these to your record so that they are included in the reports.

If you need to sign up for a Wiseradviser account, you can do this by completing the Wiseradviser registration form. To access the Wiseradviser LMS visit [www.wiseradviser.org](http://www.wiseradviser.org) and log in to your account.

Step-by-step instructions on how to add CPD activity are available in the Learner resources section and also in [Appendix 6](#) of this document.

### 3.2 Changes to staff details

Funding allocated for CPD training is based on MaPS FTE (full time equivalent) funded debt advisers in post (including any vacant positions) in an organisation's structure to deliver debt advice service at the time of the CPD Validation data submission in April 2019.

At the beginning of the CPD year, funded organisations are required to provide details of all staff members in post as of 1 April 2019. Each of these individuals will need to obtain 16 points during the year to meet the funding requirements.

If you have any changes to staff funded under your MaPS funded contract since the beginning of this CPD year, please complete the staff change template and email this information to: [cpd@moneyadvicetrust.org](mailto:cpd@moneyadvicetrust.org) so these details can be passed to the Trust and IMA for monitoring.

## 4. Qualifying activities and categories

This section of the guidance document provides detail on the activities that count towards the Money and Pensions Service CPD Scheme.

### 4.1 Qualifying CPD activities

For an activity to qualify for CPD points, it must:

- a) be at a suitably advanced and technical level. CPD activity required during the 2019/20 funding agreements period should mainly focus on debt advice at a sufficiently technical level to develop an adviser's knowledge and practice.

The maximum level of CPD that can be undertaken at the level in which an adviser works (refresher training) will be limited to 3.5 points worth of activity.

For example, working at Advice Work level, you are expected to already have the knowledge and skills covered by learning such as Wisera's 'What are the insolvency options?' or the IMA's 'Money Advice in Practice'.

You can complete refresher learning at that level, but irrespective of how many courses undertaken, only 3.5 points will count towards your annual total requirement of 16 points.

Please note that limits are in place to ensure the majority of CPD activity is developmental, and above the level which you currently work.

- b) have a sufficient link to the law and/or practice of debt advice
- c) be undertaken in addition to your normal work duties
- d) fall into one of the four activity categories

Each CPD activity attracts a number of points depending on the type, and sometimes duration, of the activity. The points attracted by different kinds of activities are given in [Appendix 1 – Table of CPD activities and points](#).

### 4.2 Activity categories

To count towards the scheme, an activity must fall into one of these four categories:

- i) Training
- ii) Meetings and forums
- iii) Qualifications
- iv) Research, reading and writing

Each category listed above has some general requirements which are detailed below, in sections 4.2.1 to 4.2.5.

**Remember, for an activity to count towards the scheme under any of the categories, it must also meet the general requirements for a CPD activity.**

### 4.2.1 Training

Training aims to impart knowledge or skills to attendees of the activity. Common activities that may count as training include:

- Formal face-to-face training courses (or interactive webinars)
- Completing e-learning modules
- Attending informal training
- Delivering training
- Writing new training courses.

Formal training will have been accredited by a body such as the Money and Pensions Service or Skills Mark, or will be provided by a recognised training provider (for example, Citizens Advice, Shelter, and so on) It is usually delivered face-to-face, however, if a training session is delivered remotely through an interactive webinar, this can also count as formal training provided that the content/structure is similar to a face-to-face session and includes live participation from the attendees.

E-learning will usually be delivered by a recognised provider (for example, Wiseradviser). Any time estimate given by the provider will be used when calculating the number of points awarded for e-learning activities.

Informal training refers to training or learning updates created and delivered by a team member or supervisor within an organisation. Although they have not been developed or delivered by a recognised provider; they must share many of the same characteristics as formal training, such as:

- a training plan with clear aims/objectives/learning outcomes
- learning materials or supporting information (for example, handouts, notes, presentation)
- being an interactive learning experience
- a record of attendees/trainer or attendance certificates
- some form of trainer and course evaluation

Writing or delivering training can also count as a qualifying CPD activity, provided that the training written or delivered shares the characteristics of training listed above. You can only claim for writing or delivering a training course once – not for subsequent updates or multiple instances of delivering the same training course. In order to attract CPD points, the materials must provide a learning and develop opportunity for the individual preparing the training session or programme.

### 4.2.2 Meetings and forums

A meeting or forum tends to be less focused on imparting knowledge or skills to the attendees, but instead provides an opportunity for attendees to discuss relevant matters, share topical knowledge or discuss wider strategy. While technical discussions may form part of the agenda, meetings and forums typically lack the required elements for a 'training' activity.

If you think a meeting could possibly count as training, you should send us full details of the meeting agenda, plus copies of any learning materials or other supporting documents.

Attending conferences that meet the other requirements in 4.1 count under this category. The conference content must demonstrate links to the delivery of debt advice to be eligible for CPD points.

Money Advice Group (MAG) meetings will count under the 'meetings and forums' category. MAG meetings attract more points than most other meetings because of the typical content and duration of the meetings.

Other meetings such as the Money Advice Liaison Group (MALG) regional meetings, Money and Pensions Service peer reviewer meetings, discussion forums, or consultation meetings may count provided that the agenda or topics discussed meet the requirements in 4.1.

Internal or staff meetings which focus mainly on ways for working, performance or internal practice are unlikely to meet the criteria in 4.1, particularly points (a) and (b). In order to be awarded CPD points, internal meetings should cover legislative changes, case discussion, technical changes or updates, or cascading training to the team.

**Contributions to internet discussion forums do not count as qualifying CPD activities.**

### 4.2.3 Qualifications

Qualifications must be awarded by a recognised awarding body or academic institution.

You will fully meet the 16 CPD points requirement if you pass the IMA Certificate in Money Advice Practice during this CPD period (1 April 2019 to 31 January 2020).

For other qualifications you can claim a number of CPD points equivalent to the actual number of hours spent studying or building a portfolio of evidence (for vocational-type qualifications). You can claim either for the whole qualification once you have completed it or for individual modules studied within the relevant CPD period.

Any time estimates provided by the institution for the completion of a qualification will usually be used by the IMA to calculate the number of points awarded.

### 4.2.4 Research, reading and writing

It is particularly important that any activity in this category is undertaken in addition to your normal work – researching individual cases as part of your normal role would not count.

Reading would usually be undertaken without a particular topic or goal in mind, for example regular reading of Quarterly Account.

**For general reading there is a limit of two CPD points in any CPD year.**

Research would usually be undertaken in a more structured way; around a particular topic with a specific purpose in mind such as producing a written article for publication or technical content for a report.

Research and writing are also often closely linked, research usually accompanies any articles or reports you produce. Because of this, any activity that attracts points under the research, reading and writing category can be claimed only once.

Pre-recorded (non-interactive) webinars would count under this category.

Any research and writing undertaken to produce training should be claimed in the training category.

Responding to consultations may also count under this category if you are expressing an informed opinion or you undertake some research to inform your response.

Listening to podcasts may also count under this category, provided that the podcast meets the other requirements for a qualifying CPD activity and is at least 20 minutes in length. Podcasts directed at the general public will not attract CPD points as the content will not be sufficiently technical to meet the requirements of the scheme.

**We may limit the number of podcasts allowable under this category; if there is an overreliance on them to meet the minimum requirements of the scheme.**

### 4.2.5 Refresher learning

Refresher learning refers to learning activity for reviewing material previously studied or updating information and skills already possessed by debt advisers. The refresher learning may be at a level of practice below the adviser's current level but not limited to that.

For example, if an adviser is at the court representation level and they complete a course at the coursework/specialist level only 3.5 points can be awarded for the activity.

## 4.3 Activity queries

If you are unsure whether an activity attracts points, you can submit a query by emailing [cpd@moneyadvicetrust.org](mailto:cpd@moneyadvicetrust.org).

Active queries on CPD points may mean that not all activities an adviser has submitted will be included on the monthly feedback report.

For example, if an adviser submits six activity points in May and two points are queried, the decision on whether the points are accepted will be included in the following month's report.

No points will be awarded until any additional information requested is provided by the individual adviser.



**TOP  
TIP**

The lists of eligible learning activities from the Trust and the IMA are in [Appendix 2](#) and [Appendix 3](#) respectively.

## 5. Verification and evidence

We will check your CPD record to ensure that you have met the requirements of the scheme. If we need more information to verify your record we will contact you.

### 5.1 Evidence of CPD activities

You should keep evidence of your CPD activities in case we need to verify them.

We may request evidence from you if:

- You are selected as part of the random sample selected to provide evidence, or,
- We need to verify that one or more of the activities on your CPD record meet the requirements in 4.1.

Make sure that you upload any certificates, or other evidence of completion for each CPD activity.

If we need further evidence; we will contact you and let you know which activities we need you to provide evidence for.

We will also give you a timeframe within which you need to provide the evidence (usually within one month of our request).

**If we cannot verify an activity based on evidence provided, the activity will be disallowed and will not attract any points under the scheme.**

### 5.2 Examples of acceptable evidence

Evidence for activities is considered on its own merits. The following are examples of evidence which has previously been accepted for various activities. This list is not exhaustive.

#### 5.2.1 Training

Please provide a copy of your attendance certificate, or a printout/screenshot of the completion screen if the training was online or e-learning.

Where no certificate was provided (for example, informal training) a copy of the official attendance list is also likely to be acceptable.

You may also use the Evidence of attendance form (attached at [Appendix 4 – Evidence of attendance](#)) if there is no other evidence available. This should be completed, signed and dated by either the event organiser or your supervisor/manager.

If you have written or delivered training, we would expect to see some documentary evidence of this (for example, course materials, attendance lists, completed feedback forms and so on).

#### 5.2.2 Meetings and forums

A copy of the official minutes showing your name would usually be sufficient evidence of attendance.

You may also use the Evidence of attendance form (attached at [Appendix 4 – Evidence of attendance](#)) if there is no other evidence available. This should be completed, signed and dated by either the event organiser or your supervisor/manager.

### 5.2.3 Qualifications

Either a confirmation of your passing grade, an academic transcript showing the date of the award or a copy of any certificate would all be acceptable.

Alternatively, you can choose to provide evidence of individual modules (from a modular qualification) that have been completed within the CPD period. Any evidence should be dated and we may need to see details of the course outline, module content or samples of your work.

### 5.2.4 Research, reading and writing

You should keep copies of any documents showing your involvement in research projects or social policy research/reports. We may ask for copies of documents showing your involvement such as articles, journals, training materials or consultation responses.

If you wish to claim CPD points for reading journals or other industry publications, you will need to specify the titles and editions you have read. If you are selected to provide evidence, we may ask you to show that you have continued or recent access to a journal you have claimed points for. We will usually do this by asking you to refer to a specific article in a recent edition.

## 6. Non-compliance, reviews and appeals

### 6.1 Non-compliance

During February 2020 an external and independent verification process for CPD will go ahead, which will involve a check on the correct amount of qualifying CPD activity being completed by MaPS funded advisers. If advisers have not submitted the correct amount of CPD activity, this will result in a deduction being made to the organisation's CPD and training budget and recouped where this has been paid in advance.

### 6.2 Reviews and appeals

Once a decision has been made about an activity, if you disagree with the decision and/or have additional information which you believe shows the activity should qualify, you can ask for this decision to be reviewed.

If you still believe the decision is wrong after the review, you can make a formal appeal to an independent panel convened by the Trust and the IMA. The Independent CPD review panel will undertake the following activity:

- Make decisions about activity not previously assessed and allocated CPD points
- Review and make decisions on appeals
- Undertake quarterly assessments on samples of submitted data as a quality control mechanism

The decision of the panel is final and there is no further right of appeal.

#### 6.2.1 What type of decision can be challenged

You can ask for a review, or ultimately appeal, about:

- Whether an activity qualifies for the CPD Scheme for Money and Pensions Service funded advisers
- The number of points allocated to an activity for each activity level

Decisions relating to the allocation or recovery of funding are outside the scope of the appeals process of the CPD scheme.

#### 6.2.2 Time limits for disputes

Requests for a review must be received by the Trust and IMA within 14 calendar days of the date of notification of the decision about activities in each period.

Appeals about review decisions must be received by the Trust and IMA within 14 calendar days of notification of the review decision.

Appeals submitted after the deadline may be considered by exception, at the discretion of the independent CPD review panel. If you are appealing late, please explain the reasons for any delay.

The decision of whether to admit a late appeal is discretionary and cannot be appealed. All appeals should be submitted to: [cpd@moneyadvicetrust.org](mailto:cpd@moneyadvicetrust.org)

### 6.2.3 Before you challenge a CPD decision

Before requesting a review, please check the reason given and review the Money and Pensions Service CPD Scheme Guidance.

If you are still unhappy with the decision, please email [cpd@moneyadvicetrust.org](mailto:cpd@moneyadvicetrust.org) with the subject title 'Money and Pensions Service CPD review'. You should include your reasons for disagreeing with the decision and any additional information you believe should be considered.

### 6.2.4 Review decisions

You will be notified of the review decision within two weeks of your request being received.

If the decision is changed, the CPD records will be updated accordingly. If the decision remains unchanged you will be provided with an explanation and informed of your right to appeal to the independent panel.

Records of all panel decisions will be kept in the event of an audit.

### 6.2.5 Formal appeals

If you are not happy with the outcome of the review decision, please reply to the decision indicating your wish to appeal, along with any further information you wish to be considered. You must do this within 14 calendar days of the date of notification of the review decision.

Your appeal will be considered by the independent panel and you will be notified of the decision as soon as reasonably practicable after the appeal meeting has been held.

If the panel is unable to reach a decision, we will notify you of the delay and any additional information that is required.

The decision of the panel is final and there is no further right of appeal.

## 7. Reporting schedule

### 7.1 Monthly reports

At the end of each month, your CPD activities will be reviewed and assessed. An up-to-date report for the month will be issued by the dates listed in the table below.

The report will include accepted activity and your current CPD point total.

If you have queries about the points awarded, please email: [cpd@moneyadvicetrust.org](mailto:cpd@moneyadvicetrust.org) using the subject 'CPD points allocation query'.

Please note that if you have been asked to provide additional information about an activity; any points associated with that activity will not be awarded until the additional information is submitted.

#### SCHEDULED MONTHLY CPD REPORT TO (FUNDED/LEAD ORGANISATIONS AND PARTICIPANTS)

Due by Friday 24 May 2019	Due by Friday 25 October 2019
Due by Friday 21 June 2019	Due by Friday 29 November 2019
Due by Friday 26 July 2019	Due by Friday 20 December 2019
Due by Friday 23 August 2019	Due by Friday 24 January 2020
Due by Friday 27 September 2019	Due by Friday 28 February 2020



#### TOP TIP

We encourage individual debt advisers to upload their external CPD activities in a timely manner after completing each activity.

## Appendix 1 – Table of CPD activities and points

You need a minimum of 16 points from three categories, including at least one training activity. Irrespective of the points listed below, where you undertake refresher learning of required knowledge for your role, only 3.5 points can be awarded in any one year. The remaining 12.5 points MUST be developmental activity above the level of your role.

ACTIVITY CATEGORY	ACTIVITY DESCRIPTION	POINTS
<b>Training</b>	Participating in formal training: <ul style="list-style-type: none"> <li>• Full day(face-to-face or equivalent)</li> <li>• Half day</li> <li>• Less than half day</li> </ul>	4.5 2 1
	Undertaking e-learning: <ul style="list-style-type: none"> <li>• More than four hours</li> <li>• More than one hour – less than four</li> <li>• Less than one hour</li> </ul>	4.5 2 1
	Attending informal training (min two hours duration): <ul style="list-style-type: none"> <li>• More than half day</li> <li>• Less than half day</li> </ul>	2 1
	Delivering formal or informal training	2
	Writing new training materials (claim as training, <b>only once per course</b> )	3
<b>Meetings and forums</b>	Conferences (per day)	4.5
	Money Advice Groups (MAGs)	3
	Other meetings or committees such as Money Advice Liaison Group (MALG), discussion forums, consultation meetings, and so on.	2
<b>Qualifications</b>	IMA CMAP qualification, examination and study (if passed)	Accredits until next CPD year
	Professional qualifications; Degree, Certificate, Diploma*	Hours spent studying and exam
	Work towards the achievement of a QCF (was NVQ) in related area*	Hours spent building a portfolio of evidence and/or attending lectures etc.
<b>Research, reading and writing</b>	Journals and industry publications (max two points per year)	2
	Research/social policy activity including production of written document	2
	Writing articles for journals or industry publications	2
	Podcasts or pre-recorded webinars (min of 20 minutes length)	1

\* you may claim the entire course once you complete successfully or claim modules individually within the relevant CPD period.

## Appendix 2 – Eligible Wiseradviser learning

Does not attract CPD points	×
Counts as <b>refresher</b> training for <b>Advice Work (AW)</b> level advisers (max 3.5pts in year)	<input type="checkbox"/>
Counts as <b>developmental</b> training for <b>Advice Work (AW)</b> level advisers	<input checked="" type="checkbox"/>
Counts as <b>refresher</b> training for <b>Caseworker/Specialist (CS)</b> and above level advisers (maximum 3.5pts in total during the year)-	<input type="checkbox"/>
Counts as <b>developmental</b> training for <b>Caseworker/Specialist (CS) and above</b> level advisers	<input checked="" type="checkbox"/>
Counts as <b>developmental</b> training for <b>IMA accredited members</b>	<input checked="" type="checkbox"/>

WISERADVISER COURSES FOR THE MONEY AND PENSIONS SERVICE CPS SCHEME	POINTS	AW	CS	IMA
Behavioural theory and its application in advice change	0	×	×	×
Boost your own development	0	×	×	×
Giving effective advice by email	0	×	×	×
Giving effective telephone advice	0	×	×	×
Understanding and supporting clients in vulnerable circumstances	0	×	×	×
Virtual client interview: you decide!	0	×	×	×
Courses <b>within</b> the Money and Pensions Service advice work activity set – <input checked="" type="checkbox"/> <b>refresher</b> training for AW advisers (max 3.5pts in year 1)				
Credit referencing: the essentials!	1	<input checked="" type="checkbox"/>	×	×
Good practice: high quality debt advice	4.5	<input checked="" type="checkbox"/>	×	×
Insolvency options: putting it into practice	4.5	<input checked="" type="checkbox"/>	×	×
Introduction to money advice	4.5	<input checked="" type="checkbox"/>	×	×
Negotiation and communication: strategies and tactics	4.5	<input checked="" type="checkbox"/>	×	×
Selecting appropriate advice methods and tools	2	<input checked="" type="checkbox"/>	×	×
Supporting clients to self-help	1	<input checked="" type="checkbox"/>	×	×
Tailoring advice: strategies and options for dealing with debt	4.5	<input checked="" type="checkbox"/>	×	×
What are the insolvency options?	4.5	<input checked="" type="checkbox"/>	×	×

WISERADVISER COURSES FOR THE MONEY AND PENSIONS SERVICE CPS SCHEME	POINTS	AW	CS	IMA
Courses <b>within</b> the Money and Pensions Service caseworker/specialist activity set equivalent – <span style="color: #0056b3;">■</span> <b>developmental</b> for AW advisers (no point limit) and <span style="color: #00a0e3;">■</span> refresher for C/S+ advisers (max 3.5pts in year 1)				
CASHflow: how to use the tool effectively	2	<span style="color: #0056b3;">■</span>	<input type="checkbox"/>	×
Council tax: liability and enforcement	4.5	<span style="color: #0056b3;">■</span>	<input type="checkbox"/>	×
Get started with the common financial statement (CFS): a how-to guide for advisers	1	<span style="color: #0056b3;">■</span>	<input type="checkbox"/>	×
Getting to grips with your personal caseload	1	<span style="color: #0056b3;">■</span>	<input type="checkbox"/>	×
Introduction to clients in rented housing	1	<span style="color: #0056b3;">■</span>	<input type="checkbox"/>	×
Introduction to income maximisation	1	<span style="color: #0056b3;">■</span>	<input type="checkbox"/>	×
Skills for effective advocacy	4.5	<span style="color: #0056b3;">■</span>	<input type="checkbox"/>	×
Standard financial statement: advisers	1	<span style="color: #0056b3;">■</span>	<input type="checkbox"/>	×
Supporting clients with deficit budgets	4.5	<span style="color: #0056b3;">■</span>	<input type="checkbox"/>	×
Taking control of goods: be the enforcement officer	1	<span style="color: #0056b3;">■</span>	<input type="checkbox"/>	×
Courses <b>beyond</b> the Money and Pensions Service caseworker/specialist activity set – <span style="color: #0056b3;">■</span> <b>developmental</b> for AW and C/S+ advisers (no point limit)				
Advising clients with water debts	1	<span style="color: #0056b3;">■</span>	<span style="color: #00a0e3;">■</span>	<span style="background-color: #808080;">■</span>
Basic banking rights	1	<span style="color: #0056b3;">■</span>	<span style="color: #00a0e3;">■</span>	<span style="background-color: #808080;">■</span>
Benefit overpayment and debt	4.5	<span style="color: #0056b3;">■</span>	<span style="color: #00a0e3;">■</span>	<span style="background-color: #808080;">■</span>
Business debts: self-employed clients and directors of limited companies	4.5	<span style="color: #0056b3;">■</span>	<span style="color: #00a0e3;">■</span>	<span style="background-color: #808080;">■</span>
Calculating universal credit	1	<span style="color: #0056b3;">■</span>	<span style="color: #00a0e3;">■</span>	<span style="background-color: #808080;">■</span>
Child maintenance: collection and enforcement	4.5	<span style="color: #0056b3;">■</span>	<span style="color: #00a0e3;">■</span>	<span style="background-color: #808080;">■</span>
Consumer Credit Act: checking the agreement	1	<span style="color: #0056b3;">■</span>	<span style="color: #00a0e3;">■</span>	<span style="background-color: #808080;">■</span>
Consumer Credit Act: hire purchase, bills of sale and car finance agreements	1	<span style="color: #0056b3;">■</span>	<span style="color: #00a0e3;">■</span>	<span style="background-color: #808080;">■</span>
Consumer Credit Act: lender obligations (post contract)	1	<span style="color: #0056b3;">■</span>	<span style="color: #00a0e3;">■</span>	<span style="background-color: #808080;">■</span>
Consumer Credit Act: time orders	1	<span style="color: #0056b3;">■</span>	<span style="color: #00a0e3;">■</span>	<span style="background-color: #808080;">■</span>
Consumer Credit Act: unfair relationships provisions	1	<span style="color: #0056b3;">■</span>	<span style="color: #00a0e3;">■</span>	<span style="background-color: #808080;">■</span>
Debt and pensions <span style="font-size: small;">■ new</span>	1	<span style="color: #0056b3;">■</span>	<span style="color: #00a0e3;">■</span>	<span style="background-color: #808080;">■</span>
Debt relief orders: approved intermediary workshop	4.5	<span style="color: #0056b3;">■</span>	<span style="color: #00a0e3;">■</span>	<span style="background-color: #808080;">■</span>

WISERADVISER COURSES FOR THE MONEY AND PENSIONS SERVICE CPS SCHEME	POINTS	AW	CS	IMA
Debts in the County Court: a detailed overview	2	■	■	■
Debts in the County Court: putting it into practice	4.5	■	■	■
Debts in the High Court	2	■	■	■
Defending money claims in the County Court	4.5	■	■	■
Developing quality debt advice	4.5	■	■	■
Introduction to charging orders	1	■	■	■
Introduction to student loans	1	■	■	■
Introduction to the Welfare Reform Act: Universal Credit and Personal Independence Payments	2	■	■	■
Mental health: good practice for debt advisers	4.5	■	■	■
Mortgage arrears and possession action	4.5	■	■	■
Mortgage possession proceedings	4.5	■	■	■
Parking penalties: the essentials	2	■	■	■
Payday loans: the facts	1	■	■	■
Recovering financial penalties in the Magistrates' Court	4.5	■	■	■
Rent arrears: your client's status, rights and options	4.5	■	■	■
Taking control of goods: changes to bailiff law April 2014	1	■	■	■
The essentials! Financial Conduct Authority and consumer credit	1	■	■	■
Time limits for recovering debts through the courts	4.5	■	■	■
Time orders	4.5	■	■	■
Supervision: essential skills and best practice	4.5	■	■	■
Consumer Credit Act: the basics	1	■	■	×
Supporting clients with learning disabilities	4.5	■	■	×
Supporting clients in vulnerable circumstances	4.5	■	■	×

## Appendix 3 – Eligible IMA learning

Does not attract CPD points	✗
Counts as <b>refresher</b> training for <b>Advice Work (AW)</b> level advisers (max 3.5pts in year)	<input type="checkbox"/>
Counts as <b>developmental</b> training for <b>Advice Work (AW)</b> level advisers	<input checked="" type="checkbox"/>
Counts as <b>refresher</b> training for <b>Caseworker/Specialist (CS)</b> and above level advisers (maximum 3.5pts in total during the year)-	<input type="checkbox"/>
Counts as <b>developmental</b> training for <b>Caseworker/Specialist (CS) and above</b> level advisers	<input checked="" type="checkbox"/>
Counts as <b>developmental</b> training for <b>IMA accredited members</b>	<input checked="" type="checkbox"/>

IMA COURSES FOR MONEY AND PENSION SERVICE CPD SCHEME	POINTS	AW	C/S	IMA
Giving a good service to clients	0	✗	✗	✗
Training for trainers	0	✗	✗	✗
Understanding and managing stress at work	0	✗	✗	✗
Courses <b>within</b> the Money and Pensions Service advice work activity set – <input checked="" type="checkbox"/> <b>refresher</b> training for AW advisers (max 3.5pts in year 1)				
Money advice in practice	0	<input type="checkbox"/>	✗	✗
Referrals and supporting clients	0	<input type="checkbox"/>	✗	✗
Courses <b>within</b> the Money and Pensions Service caseworker/specialist activity set equivalent – <input checked="" type="checkbox"/> <b>developmental</b> for AW advisers (no point limit) and <input checked="" type="checkbox"/> <b>refresher</b> for C/S+ advisers (max 3.5pts in year 1)				
Managing cases and caseloads	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>	✗
Money advice foundations	0	<input checked="" type="checkbox"/>	<input type="checkbox"/>	✗
Courses <b>beyond</b> the Money and Pensions Service caseworker/specialist activity set – <input checked="" type="checkbox"/> <b>developmental</b> for AW and C/S+ advisers (no point limit)				
Bankruptcy: the tricky bits	4.5	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Challenging interest and charges	4.5	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Charging orders	4.5	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Coping with council tax: essential knowledge and expert tips	4.5	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Dealing with utility debt	4.5	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Death, debt and divorce	4.5	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Deficit budgets	4.5	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

IMA COURSES FOR MONEY AND PENSION SERVICE CPD SCHEME	POINTS	AW	C/S	IMA
DRO law and theory	4.5	■	■	■
DRO practice and procedures	4.5	■	■	■
Facing courts and tribunals (does not count for court-rep accredited advisers)	4.5	■	■	■
FCA compliance and quality of advice	4.5	■	■	■
High Court enforcement	4.5	■	■	■
Insolvency options	4.5	■	■	■
Money advice legal update	4.5	■	■	■
Preparing cases for court (does not count for court-rep accredited advisers)	4.5	■	■	■
Rent possession proceedings: defences and tactics	4.5	■	■	■
Square peg debts	4.5	■	■	■
Supervising money advice	4.5	■	■	■
Taking control of goods: an Introduction	4.5	■	■	■
Unfair relationships under the CCA 1974	4.5	■	■	■
Universal Credit: an essential guide	4.5	■	■	■
Universal Credit: the tricky bits	4.5	■	■	■
Using the FCA handbook	4.5	■	■	■
Vulnerability, mental health and debt	4.5	■	■	■
Welfare Reform update	4.5	■	■	■

## Appendix 4 – Evidence of attendance form

### Confirmation of Attendance for Money and Pensions Service CPD Scheme

<b>I attended the following event</b>	
<b>Date of event</b>	
<b>The name of the person who is confirming my attendance</b>	
<b>The role of the person who is confirming my attendance (please indicate)</b>	<ul style="list-style-type: none"> <li>• Event organiser or chair person</li> <li>• Event administrator or secretary</li> <li>• My supervisor or manager</li> </ul>
<b>Dated and signed by the person confirming my attendance</b>	<p>Date:</p> <p>Signature:</p>

## Appendix 5 – Extended absences policy

If we are made aware of an extended period of absence, we may be able to adjust your CPD requirements for affected CPD periods.

We may relax the requirements of the CPD scheme in terms of the number of points you need to accumulate and/or the number of activity categories you must meet. Allowances will be weighed on a pro-rata basis, where we deem this to be reasonable. This will help you to plan activities before and after you return.

If you are away from work for an extended period of time, please inform us as soon as possible by emailing [cpd@moneyadvicetrust.org](mailto:cpd@moneyadvicetrust.org) and providing:

- The reasons for your absence
- Any known start and end dates for your absence

We are likely to make allowances where your absence from work is due to extended ill health, disability or maternity. Absences for other reasons can be reconsidered at the discretion of Money and Pensions Service. **We do not make allowances for career breaks, taking on new jobs/roles or to account for workload pressures.**

Please note we do not reduce CPD requirements because you work part-time, take extended holiday or to account for work pressures/temporary roles outside of debt advice. The need for up-to-date advice is equally important for clients served by part-time and full-time advisers.

Short term absence (less than one month) will not usually qualify for any adjustments.

### Absences and number of CPD points required

We agree to reduce the number of CPD points you need to accumulate. If you are an IMA member, this means you will remain accredited.

We will reduce your point requirements for the affected CPD period(s) based on the number full months you spend in work during the period, rounded to the nearest 0.5 points.

The number of points needed based on the number of full months in work is as follows:

FULL MONTHS	POINTS REQ.	FULL MONTHS	POINTS REQ.	FULL MONTHS	POINTS REQ.
1	1.5	5	6.5	9	12
2	2.5	6	8	10	13.5
3	4	7	9.5	11	14.5
4	5.5	8	10.5	12	16

If you are absent for the whole of a CPD year, please contact us to discuss your options.

## **Absence and activity categories**

Ordinarily you must submit activities from three categories. If your absence is covered by this policy the number of categories required to remain accredited may be reduced depending on the number full months you spend in work during the period:

- 6 – 12 full months in work = points from three categories required (no reduction)
- 3 – 5 full months in work = points from two categories required
- 1 – 2 full months in work = points from one category required

We have discretion to allow records that do not meet the above guide on a case by case basis.

## **Returning from absence**

You should inform us as soon as practicable once you have returned to work from an extended absence.

## **Absence during CPD points banking period**

Between 1 February 2020 and 31 March 2020, advisers can bank CPD points to be assessed in the first report of the following CPD year. If an adviser takes extended leave during this banking period, they can apply for a reduction in their CPD requirements for the year.

## Appendix 6 – Uploading your CPD activity to Wiseradviser

From 1 April 2019, advisers in positions funded by the Money and Pensions Service are required to complete 16 points of technical CPD activity, across the funding period 2019-20, with the final deadline being 31 January 2020.

Wiseradviser has implemented an online tool to assist advisers to record CPD activity. Advisers will be able to record activity using this tool and these records will be reported to the IMA for review each quarter.

Any Wiseradviser face-to-face and e-learning training will automatically be included in the report to the IMA. For details of all other activities that meet the CPD Money and Pensions Service funded adviser scheme please refer to the guidance document which can be found here.

Follow these easy steps to upload your CPD.

### How to log on

1. **Log in** to your Wiseradviser account

training.moneyadvicetrust.org/login/index.php

WISER ADVISER

### Log in

Username

Password

Remember username

Log In

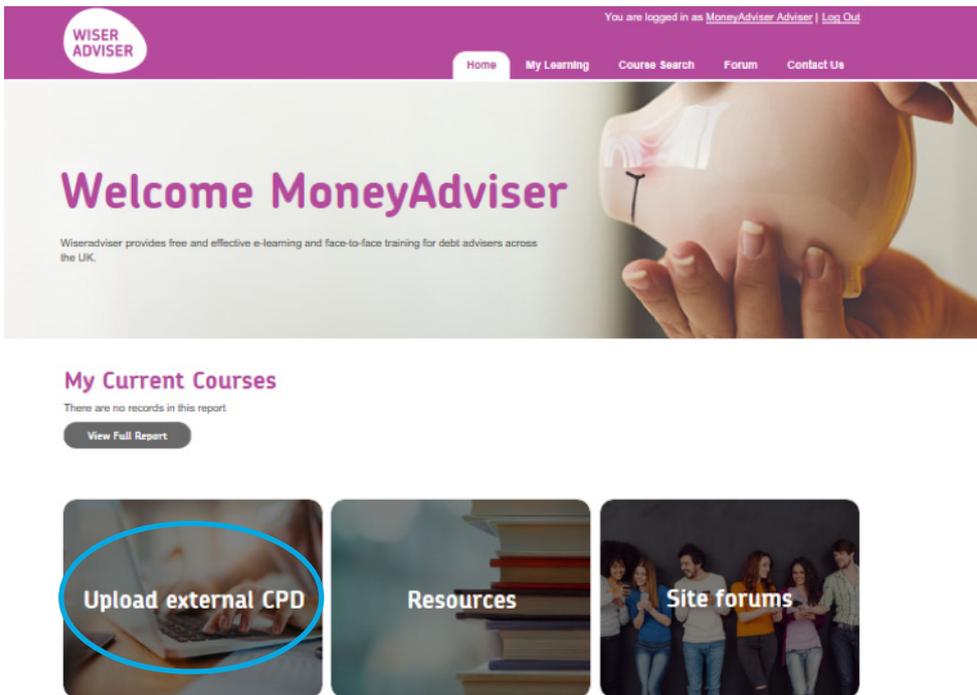
[Forgotten your username or password?](#)

Cookies must be enabled in your browser ⓘ

If you can't remember your password, click on the **Forgotten username or password link**.

If you still experience difficulties logging in contact the adviser support team: [contactus@moneyadvicetrust.org](mailto:contactus@moneyadvicetrust.org).

2. On your home screen, you will see the this icon: **Upload external CPD**. Click on this icon.





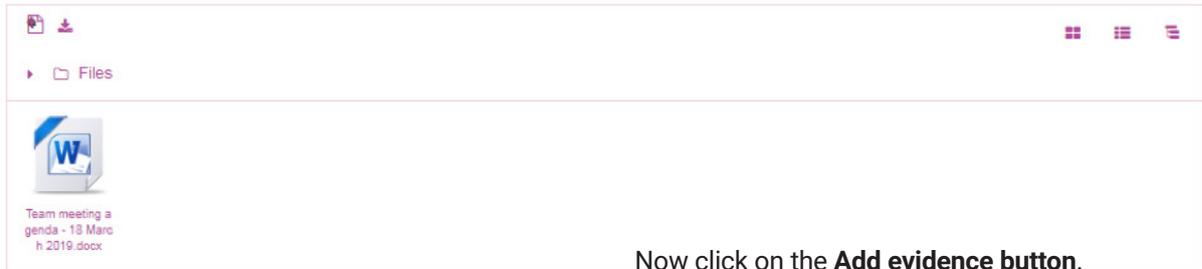
4. Attach any files such as certificates, meeting agendas or course content. You can use the **upload icon** or drag and drop the file.

**File attachments**

Please attach any documents which might help us to understand the activity you are adding. This will reduce the chance of us having to request additional information from you.

This is particularly important if you have attended a meeting or conference (other than established Money Advice Groups) where you should attach a copy of the agenda, programme or minutes showing the topics discussed.

For bespoke, internal or local training, please attach a copy of the learning objectives or course materials.



Now click on the **Add evidence button**.



5. You will now see the CPD activity recorded.

**2 records shown**

**Add Activity** **Show/Hide Columns**

Activity Name	Activity Type	Activity Details (e.g. description / agenda etc.)	Duration	Activity Provider	Date	Points claimed	Actions
Monthly team meeting	Meeting – internal meeting	Monthly technical briefing update on time orders legislation	1 hour	Other	18 Mar 2019	1	⚙️ ✖️
Advice UK conference	Meetings and forums Conferences (per day)	One day conference in Nottingham	Full day (face to face or equivalent)	AdviceUK	14 Oct 2018	4	⚙️ ✖️

**Export as** CSV ▼ **Export**

If you would like to download a list of your CPD records, use the drop-down menu to select to download the file in CSV, Excel or PDF format, and click on **Export**.

For any queries with submitting your CPD activity, please email the adviser support team on: [cpd@moneyadvicetrust.org](mailto:cpd@moneyadvicetrust.org).

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