



**Institute of
Money Advisers®**

Assuring quality in the money advice profession

IMA Conference 2019 - workshops description

Session 1, 2pm Monday 10 June

A – Dealing with judgment debts (Sarah Mills, Alexa Walker and Steve Wilcox, Shelter)

Summary:

This session explores the key issues and offers practical guidance for debt advisers when dealing with judgment debts.

Learning Objectives/ What this session will cover:

It will cover the Civil Procedure Rules, Practice Directions and case law in relation to:

- Identifying the correct claims procedure
- Redetermination, variation and setting aside of judgments
- Appealing a judgment
- Drafting a witness statement
- The application of interest post judgment

It will not cover the enforcement of judgments.

B – Economic Abuse (Karen Perrier, Money Advice Plus and Judy Barber, Surviving Economic Abuse)

Understanding what economic abuse is and that it creates economic risk. We want to encourage attendees to consider the advice they give and how this may create economic risk and look at creating economic safety, including delinking from the perpetrator and maximizing access to economic resources.

C – Financial Statements: does one size fit all? (Chris Bott, IMA)

Description:

The aspiration in money advice is for each client's circumstances to be summarised by a single financial statement which can be used with all creditors and third parties. However, many debts advisers will acknowledge that, in reality, this idea is somewhat far off and so having to use more than one financial statement is a fact of

life for many clients. In this session attendees will explore various issues around the use of multiple financial statements, including those with deficit budgets.

Learning objectives:

- Explain the most common rule and guidance applicable to the production and use of financial statements in debt advice
- Describe and justify when the use of multiple financial statements might be appropriate
- Identify circumstances in which using a deficit financial statement would and would not be appropriate.

D – Getting to know the IMA networking and information sharing project (Chauntelle Wright, IMA)

The IMA's networking and information sharing project offers IMA members and other free-to-client advisers opportunities to network, access resources, share best practice, and benefit from peer support via a new dedicated area of the IMA website, including a discussion forum and sections on MAG meetings. This workshop will give you a whistle stop tour of the project including the dedicated web area content, helping you make the most of the learning and networking opportunities available.

By the end of the workshop participants will be able to:

- Explain the aims of the project and how advisers can get involved
- Navigate the various sections of the project web area and describe the available resources
- Describe how members can influence and co-produce future content

E – Money advice for the self-employed and gig economy workers (Regina Martin and Lyndsey Humphries, Money Advice Trust)

This interactive session will look at the challenges facing self-employed people and small business owners contacting Business Debtline.

The session will involve discussion on a range of subjects, including advising clients working in the gig economy.

Session 2, 9.40am Tuesday 11 June

F – Dealing with judgment debts (Sarah Mills, Alexa Walker and Steve Wilcox, Shelter)

Please note that this is a repeat of session A.

Summary:

This session explores the key issues and offers practical guidance for debt advisers when dealing with judgment debts.

Learning Objectives/ What this session will cover:

It will cover the Civil Procedure Rules, Practice Directions and case law in relation to:

- Identifying the correct claims procedure
- Redetermination, variation and setting aside of judgments
- Appealing a judgment
- Drafting a witness statement
- The application of interest post judgment

It will not cover the enforcement of judgments.

G – 10 years of the DRO (Liz Thomas, Insolvency Service)

Liz will be looking to take the audience on a journey from the development of DROs, through implementation, stopping at some milestones from the last 10 years and through to looking at some recent initiatives and the future, emphasising the unique partnership between the Insolvency Service and the debt advice sector. The session will also give some interesting facts and figures from the last 10 years

H – Debt Advice Peer Assessment (DAPA) – Practical Solutions (Philip Monk and Katherine Parker, Recognising Excellence and Carol Marsh and Andy O'Neill, Greater Merseyside Money Advice Partnership (GMMAP))

Overview of the Session: To explore the common findings resulting from the DAPA assessment process and provide solutions on how to tackle these.

Learning Objectives:

1. Delegates will have an understanding of the expectations of the DAPA Scheme.
2. The session will provide practical solutions on achieving the requirements of the Scheme
3. Delegates will be able to discuss and share examples of good practice to enable a successful DAPA assessment

I – Suicide and Debt (Jan Channing, IMA Trainer)

Following the workshop, participants will have an increased understanding of;

1. The difference between mental health and mental illness
2. Symptoms and risk factors for anxiety, and how this can impact on clients' engagement
3. The impact that hearing voices may have on a person and how this may affect client engagement.

J – WhatsApp'ning in Digital Debt Advice (Alistair Chisholm, PayPlan and Joel Crawley, Citizens Advice Manchester)

Money Advisers have experience of digital technologies that don't work well, and that can cause or worsen financial difficulty. Cases involving Universal Credit, or process driven digital debt collection practices in many local authorities are examples of these problems.

But we also know that digital services in our own lives and our client's everyday lives can help. TV streaming, social media platforms, messaging apps, and on-line banking are well used. In this workshop we will explore how the advice sector might take more control of the digital agenda so that it works better for advisers and clients. We will draw on case studies from Citizens Advice Manchester and PayPlan and look honestly at learnings, problems and answers – including:

1. Digital advice – where is it changing advice services for the better?
2. Tone of voice and language - how can you talk to your clients digitally?
3. Lessons from using WhatsApp to deliver debt advice.
4. Looking to the future – emerging technologies, including what is Opening Banking all about?

Session 3, 11.30am Tuesday 11 June

K – WhatsApp'ning in Digital Debt Advice (Alistair Chisholm, PayPlan and Joel Crawley, Citizens Advice Manchester)

Please note that this is a repeat of session J.

Money Advisers have experience of digital technologies that don't work well, and that can cause or worsen financial difficulty. Cases involving Universal Credit, or process driven digital debt collection practices in many local authorities are examples of these problems.

But we also know that digital services in our own lives and our client's everyday lives can help. TV streaming, social media platforms, messaging apps, and on-line banking are well used. In this workshop we will explore how the advice sector might take more control of the digital agenda so that it works better for advisers and clients. We will draw on case studies from Citizens Advice Manchester and PayPlan and look honestly at learnings, problems and answers – including:

1. Digital advice – where is it changing advice services for the better?
2. Tone of voice and language - how can you talk to your clients digitally?
3. Lessons from using WhatsApp to deliver debt advice.
4. Looking to the future – emerging technologies, including what is Opening Banking all about?

L – 10 years of the DRO (Liz Thomas, Insolvency Service)

Please note that this is a repeat of session G.

Liz will be looking to take the audience on a journey from the development of DROs, through implementation, stopping at some milestones from the last 10 years and through to looking at some recent initiatives and the future, emphasising the unique partnership between the Insolvency Service and the debt advice sector. The session will also give some interesting facts and figures from the last 10 years.

M – Financial Statements: does one size fit all? (Chris Bott, IMA)

Please note that this is a repeat of session C.

Description:

The aspiration in money advice is for each client's circumstances to be summarised by a single financial statement which can be used with all creditors and third parties. However, many debts advisers will acknowledge that, in reality, this idea is somewhat far off and so having to use more than one financial statement is a fact of life for many clients. In this session attendees will explore various issues around the use of multiple financial statements, including those with deficit budgets.

Learning objectives:

- Explain the most common rule and guidance applicable to the production and use of financial statements in debt advice
- Describe and justify when the use of multiple financial statements might be appropriate
- Identify circumstances in which using a deficit financial statement would and would not be appropriate.

N – Debt Advice Peer Assessment (DAPA) – Practical Solutions (Philip Monk and Katherine Parker, Recognising Excellence and Carol Marsh and Andy O'Neill, Greater Merseyside Money Advice Partnership (GMMAP))

Please note that this is a repeat of session H.

Overview of the Session: To explore the common findings resulting from the DAPA assessment process and provide solutions on how to tackle these.

Learning Objectives:

1. Delegates will have an understanding of the expectations of the DAPA Scheme.
2. The session will provide practical solutions on achieving the requirements of the Scheme

3. Delegates will be able to discuss and share examples of good practice to enable a successful DAPA assessment

O – Suicide and Debt (Jan Channing, IMA Trainer)

Following the workshop, participants will have an increased understanding of;

1. The difference between mental health and mental illness
2. Symptoms and risk factors for anxiety, and how this can impact on clients' engagement
3. The impact that hearing voices may have on a person and how this may affect client engagement.