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**Institute of
Money Advisers®**

Assuring quality in the money advice profession

IMA Bulletin

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Changes to insolvency legislation

We are all aware that on the 1st October there are major changes to DROs and the bankruptcy petition limit, but the Insolvency Service will be implementing other changes, from the Deregulation Act 2015 and the Small Business, Enterprise and Employment Act 2015 affecting the regulation of IPs amongst other changes.

For further information, follow this link:

<https://www.gov.uk/government/news/insolvency-changes-come-into-force>

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IMA CPD scheme

The 14th November CPD submission deadline is fast approaching. Please list activities from 1st November 2014 to 31st October 2015 only! If you have any questions about the scheme requirements and whether an activity will count, please check the **online materials** or email cpd@i-m-a.org.uk.

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Quarterly Account

We are always looking for ideas for our journal *Quarterly Account*, be it letters to the editor or feature articles.

Please email graham.omalley@i-m-a.org.uk if you have something you would like to suggest.

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10% off Money Advice Legal Update training in Leicester 21st October 2015

Book by noon 2nd October, quoting code MALU62110DM10 for a 10% discount and **FREE** to MAS F2F funded advisers!

IMA Members now £89.10, Non-members now £148.50

Places still available. Book now to avoid disappointment!

Click [here](#) for a booking form

Guy Skipwith, formerly with Citizens Advice Specialist Support, will be writing and delivering this course exclusively for the IMA. Don't miss this opportunity to stay up to date and to learn from one of the most highly-respected experts in the sector.

Here's what Guy has to say about the course:

"This course looks at a wide range of developments over the last 12 months or so that are relevant to money advisers' day-to-day work. The course will be very interactive and based around a number of case studies for participants to consider and feed-back on. Extensive handouts will be provided together with information about how advisers can keep themselves up to date. Because new things come to light all the time, the programme is subject to amendment to ensure that the latest developments are included."

As a round-up of recent developments, this is an ideal session for those accredited IMA members seeking CPD points.

Learning Objectives

By the end of this course you will be able to:

- describe changes to legislation affecting money advice practice,
- explain the implications of recent case law.

The session running in Autumn 2015 considers developments relating to:

- Unregulated agreements documented as regulated agreements
- Legibility of copy agreements
- Commissions received on sale of PPI
- Guarantees and the CCA unfair relationship provisions
- Future council tax payments in bankruptcy and DROs
- Deferred private pensions and benefit overpayments in bankruptcy
- Limitations and IVAs
- Limitations and tax credit debts
- Private parking penalties
- PPI refunds after the completion of IVAs

What previous attendees have said:

"This course is highly technical, very informative and empowering. Guy's knowledge and presentation is impeccable." Adio Garbadeen, Brent CAB

Please follow the links for our complete training programmes: **May 2015 – October 2015** and **November 2015 – January 2016**

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Sector vacancies

Coventry Independent Advice Service

Senior Caseworker (Debt/Money Advice)

Location: Coventry, West Midlands

Salary: £26,000 to £29,000 (depending on skills and experience)

Working hours: Full time (37 hours)

Closing date: Monday 5th October, 2015

Interviews: Thursday 15th October, 2015

For an application pack, or for further information, please contact: Rosie Keenan, PA to the Advice Service Director. Email: rosie.keenan@covadvice.org.uk

Coventry Law Centre

Debt Caseworker

Location: Coventry City Centre

Salary: Negotiable up to £25,622 based on experience

Working hours: Full time (37.5 hours)

Closing date: 10:00am Monday 28th September, 2015

Interviews: Tuesday 6th October, 2015

For an application pack please email recruitment@covlaw.org.uk . Applications may be submitted by post or by email to recruitment@covlaw.org.uk, or go to www.covlaw.org.uk for further details.

South West London Law Centres

Money Advice Caseworker

Location: Based at Croydon branch office with outreach

Salary: Initially £15,650 per annum (NJC scale 14)

Working hours: Part time 4 days per week – 28 hours

Term: Project funding currently to October 2017

Closing date: 12pm Monday 28th September, 2015

Application: www.swllc.org/vacancies

Staffordshire University

Lecturer in Social Welfare Law Policy & Advice Practice

Location: Stoke campus

Salary: £32,277 - £37,394 per annum

Working hours: Full time

Closing date: Midnight Sunday 27th September 2015

To find out more and to apply please visit: <http://jobs.staffs.ac.uk>

For more information on all these vacancies, see the [IMA website](#).

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