



IMA Virtual Conference 2021 - Session Descriptions

Monday 28 June – Thursday 1 July 2021

Details of workshop sessions at IMA Conference 2021 are below, arranged alphabetically by workshop title.

1. Able to pay? Addressing Utility Debt – Jess Cook and Matt Copeland, National Energy Action (workshop formerly entitled “Energy Debt and Money Advice”)

National Energy Action (NEA) is the national fuel poverty and energy efficiency charity that works across England, Wales, and Northern Ireland to ensure that everyone in the UK can afford to live in a warm and safe home. We work across both the energy and water sectors, with companies, regulators and Government, to make positive change for customers in vulnerable circumstances.

In November 2020, we launched our report 'Surviving the Wilderness: The landscape of personal debt in the UK', which looked at debt levels and industry practices across energy, water and council tax. We believe more can be done to align debt practices across the industries, to improve data-sharing to better identify customers in financial difficulty, and to develop comprehensive solutions for those struggling with problem debt.

This workshop will aim to answer the following questions:

- How does the application of Ability to Pay principles across energy and water work in practice?
- How has the introduction of Breathing Space legislation changed the debt landscape, and what more is needed?
- What would a Government Debt Strategy need to consider?

2. Advising Students: Tips for Debt Advisers - Emma Quirke, National Association of Student Money Advisers (NASMA)

We know that it can be tricky advising students given the challenges that their income, benefits and types of debt can present to advisers. For this session NASMA will cover the essentials of advising students and some of the key areas that debt advisers need to be aware of.

By the end of the session, attendees will be able to:

- Describe the various types of student income and understand why some students receive more loan income than others
- Identify how students can maximise their income including which benefits students may be able to apply for and why it's so important to check this as it can often be incorrect
- Support students with budgeting and overcoming the challenges of managing an income being paid in irregular intervals
- Differentiate between various student debts, identifying when tuition fee debt is a problem and what can be done about it. The summer rent debt conundrum and buy now pay later as successor to payday loans
- Identify available University support in the form of bursaries, hardship funds & student support services. Understand how much support may be able to be provided to students in financial difficulty by their university.
- Describe what NASMA do as an organisation and how they can support students in financial difficulty

3. Benefits Update for Money Advisers - Tom Messere, freelance trainer, writer and consultant

Benefits and debt/money advice are two important specialisms, with a common aim of tackling financial distress for clients. The useful specialism can keep us apart a little, with good humoured banter across a mostly friendly fence. However, an informed awareness of issues and what's occurring on t'other side, is handy if only to spot useful potential for informed signposting and referral. And of course some advisers work in dual role

This workshop is an adaption of a recent and forthcoming benefits changes workshop presented at a recent gathering of the National Association of Welfare Rights Advisers (NAWRA), looking at changes within both the permanent social security system and the temporary pandemic support schemes.

By the end of this session, participants will know more about:

- The latest variations on the COVID-19 support schemes
- Adaptions and slow returns to "business as usual" in traditional benefits
- DWP "wish you weren't here" approach to JSA and ESA
- UC's ongoing struggles to become legal, decent and fit for purpose.
- Disability benefits - the Scottish Enlightenment and might it spread?
- The growing impact of limits and caps.
- Other recent changes and "what's occurings?" in the benefits world

This presentation will adapt to an audience who while no doubt benefits-aware may not have that specialist knowledge, with added time to roam a little wider and be led by participant's questions and concerns. And afterwards to drink to cordial relations and mutual co-existence in the break.



4. Buy Now... Pain Later: A Slippery Slope into Debt – Gemma Byrne, Citizens Advice

Citizens Advice recently released their eye-opening report, Buy Now...Pain Later into the increasing problem of buy now pay later products, which have been used by 14 million people in the last year. This workshop will look at some of the worrying findings that came out of their research and discuss ideas for future regulation

By the end of the session, attendees will be able to:

- Identify what we mean by Buy Now Pay Later and what the key features of this particular form of credit are
- Understand why this is such a hot topic in the sector
- Outline their key findings and what the implications of this form of credit could be on clients
- Describe how buy now pay later works in practice and identify some of the problems that clients who use it may face
- Share their experiences of dealing with buy now pay later debts
- Identify and explore potential options for future regulation and changes that could be made to help to protect consumers

5. Credit Unions Child Benefit Loans – Michael Agboh-Davison, Institute of Money Advisers

Many credit unions now offer loans funded by direct payment of child benefit to the credit union. This new product widens access to credit union lending, but some debt advisers have voiced concerns, particularly regarding the impact it can have on a client's wider financial situation.

By the end of this workshop, attendees will be able to:

- Describe how credit union child benefit loans work
- Gain practical insight from the findings of the IMA's new survey about credit unions and debt advice
- Recognise and describe affordable lending rules that apply to credit union loans
- Outline the Financial Ombudsman's response to complaints and how this could impact their approach to advising clients with child benefit credit union loans

6. Council Tax: The Good, The Bad & The Ugly - Alan Murdie, barrister

Council Tax expert and barrister, Alan Murdie, presents an engaging workshop on new developments in the world of Council Tax. Not one to be missed for advisers wanting to keep up to date on Council Tax and some of the key issues affecting this in 2021.

By the end of the session, attendees will be able to:

- Identify opportunities for new challenges on points of council tax law
- Understand the latest updates on section 13A reductions
- Identify new problems experienced by residents living in HMOs
- Recognise concerns over the legality of on-line proceedings
- Explain the growing 'white collar bailiff problem' involving abuses of the enforcement system suffered by debtors

7. Dealing with Tax Debts – A Tax Aid Help Session

Encountering tax debts can present a number of challenges, not least because there can be so much at stake given the often-high balances and risk of enforcement proceedings. In this practical session, Tax Aid will talk through some of the key issues to address when

dealing with tax debts and some of the problems that clients may face in dealing with HMRC.

By the end of the session, attendees will be able to:

- Identify tax debts and understand important differences between them and other debts
- Assess the potential options for a client to reduce the balance of a tax debt
- Identify common problems with Pay As You Earn (PAYE) and how this can result in tax debts for clients
- Identify common problems with self-assessment and the impact on debts that are owed as a result
- Understand the impact of pension flexibility
- Identify clients who could be supported by Tax Aid and what services they offer

8. DRO Update – Lorraine Charlton, Debt Expert, Citizens Advice Expert Advice Team, and Marina Gallagher independent debt advice trainer and consultant

This workshop will bring you up to date with the world of debt relief orders, including the 2021 legislative changes to DRO eligibility conditions and recent amendments to published Insolvency Service policy in the Debt Relief Order A-Z.

9. Economic Abuse and Money Advice - Karen Perrier and Jasbinder Kaur, Money Advice Plus / Surviving Economic Abuse

Surviving Economic Abuse and Money Advice Plus is an award-winning partnership, in this presentation they will introduce the ways they have embedded economic abuse awareness to money/debt advice and guidance.

By the end of the session, attendees will be able to:

- Develop their understanding of what we mean by economic abuse
- Gain insight into the work of the Financial Support Line for Victims of Domestic Abuse
- Identify shared learning from the specialist domestic abuse debt advice service
- Identify key learning points so far from the Economic Abuse Evidence Form Pilot



10. Gambling-related financial harm - Raminta Diliso, GamCare and Emma Gibbons, PayPlan

This workshop will focus on the new toolkit that GamCare have released this year on Gambling Related Financial Harms. The kit took over a year to create and is all about a new and consistent approach for supporting people with gambling addictions. Both Emma and Raminta were involved in its development, and Emma has previously developed a debt advice conversational model and training on gambling for debt advisers at PayPlan.

11. A Practical Workshop for Tools, Tips and Strategies for Reducing Stress at Work – Kerry Sands, learning specialist & IMA trainer

This session will explore how, why and when stress becomes problematic to our work lives. Through practice and discussion, we will explore a range of strategies for better identifying, managing and reducing stress levels at work.

In this session participants will:

- Examine what stress actually is and why it is a problem for our work lives
- Discuss a range of practical strategies that can be helpful for noticing and managing stress
- Practice some simple techniques for reducing stress and improving how we feel at work

12. The Financial Conduct Authority's vulnerable consumer guidance, what is it and what does it mean for you? – Zoe Medlock, Customer Vulnerability Consultant

Six years to the day after publishing Occasional Paper 8, the FCA's first foray into consumer vulnerability, the FCA published FG21/1: Guidance for firms on the fair treatment of vulnerable customers.

This workshop will explore the content of the guidance, who it's aimed at what it means for the money advice sector.

By the end of the session, attendees will be able to:

- Explain at the FCA's understanding of who vulnerable consumers are
- Understand the scale of vulnerability
- Understand the drivers of vulnerability
- Explain the expectations that the FCA has of firms
- Identify what advisers can ask of organisations as they engage with them on customers' behalf