

Continuing Professional Development

Frequently Asked Questions

Version 2.1

This scheme is adapted from the CPD scheme operated by the Institute of Money Advisers for its members who have obtained the Certificate in Money Advice Practice.



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This document contains the answers to various Frequently Asked Questions about the CPD Scheme for MaPS funded advisers. If you have a query about the scheme after having read the CPD Scheme Guidance, please check to see if your question is covered below.

If you still need help, please complete the [activity/reporting query form](#) and we will be happy to help.

1. About the MaPS CPD Scheme

Q1.1 I am an Accredited Member of the IMA and my role is MaPS funded; do I have to make a submission to both the IMA and MaPS funded CPD schemes?

A No – If you are an IMA member who is working in a MaPS funded role, you only need to record your CPD activities for the MaPS funded scheme. The IMA will use this information to assess whether you have also met the requirements of the IMA CPD scheme.

2. Basic requirements of the scheme

Q2.1 What is the difference between 'refresher' and 'developmental' learning under the CPD scheme for MaPS funded debt advisers?

A **Refresher learning** is an activity where the content is equivalent to core learning for the level that the debt adviser is working to under the Money and Pensions Service Quality Framework for Individuals.

For example: The Wiseradviser 'What are the insolvency options?' course forms part of the accredited learning pathway at Advice Work level. Therefore, the content of that course forms part of the core competencies for a debt adviser working at Advice Work level and so would count as refresher learning' under the scheme.

Points for refresher learning are subject to an annual cap.

Developmental learning is where the content of that learning is beyond the core competencies for an adviser working at that level.

For example: The IMA's 'Deficit Budgets' course covers topics beyond the core competencies of the Money and Pensions Service Quality Framework for Individuals and so would count as developmental learning for debt advisers working at both Advice Work and Casework/Specialist level.

Q2.2 Why is there a limit of 3.5 points for refresher learning?

A The purpose of continuing professional development is to develop and enhance their abilities. To accomplish this, debt advisers need to be undertaking activities that go beyond the core competencies of their role.

To give some flexibility, the CPD scheme for MaPS funded debt advisers, refresher learning has been allowed, but this has been capped at a maximum of 3.5 points for the year to ensure that the scheme still meets the aim of developing debt advisers.

Q2.3 I am an experienced debt adviser and sometimes struggle to find new training to complete; what courses/training could I do that is sufficiently 'developmental'?

A Both IMA and MAT introduce brand new courses to their programmes annually – in addition the 'Money Advice Legal Update' runs every Spring and Autumn with fresh content and is particularly suitable for experienced advisers.

A list of training courses which would count for advisers working at each level is given in Appendices 2 and 3 of the CPD Scheme Guidance.

Many other activities beyond training can also count for CPD points. See section 3 of the CPD Scheme Guidance for additional suggestions.

Q2.4 Can I claim points for repeating a training course that I have completed in the past?

- A** Possibly – If the course would otherwise count as development learning for you (i.e. it's not equivalent for the core learning for an adviser working at your level under the Money and Pensions Service Quality Framework for Individuals; see Q2.1) then you may be able to claim full points for repeating the course.

Generally speaking, if the course, law or practice has changed since you completed the course previously, you will be able to claim full points for the course; otherwise, you can claim up to 3.5 points for refresher courses. If you are not sure and want to check before undertaking the training then you can [ask the IMA](#) for guidance.

Q2.5 Our organisation sometimes struggles to find enough open training places for all of our debt advisers; what could they do to meet their CPD requirements?

- A** Both IMA and MAT will schedule additional trainings course 'on-demand.' If you have sufficient attendees, each organisation is able to arrange a training course in your area.

If debt advisers cannot find places on face-to-face training suitable for them, there are many suitable e-Learning activities, especially for Advice Work level advisers. A list of training courses which would count for advisers working at each level is given in Appendices 2 and 3 of the CPD Scheme Guidance.

For casework/specialist level debt advisers in particular there are many other activities that count for CPD points beyond training. See section 3 of the CPD scheme guidance for additional suggestions.

Q2.6 If a debt adviser is undertaking a qualification, do they still need to complete a training activity?

- A** No – debt advisers should complete activities covering three out of the four activities categories. This means that they will complete at least one training or qualification activity.

Q2.7 Do trainees need to undertake CPD activity?

- A** No - Trainees will not be required to complete CPD activity. Once their initial training has been completed and they are 'signed off' by their organisation as meeting the requirements of the activity set at which they are working (e.g. advice work / casework/specialist) they should start keeping a record of their CPD activities.

If no CPD funding was allocated for the trainee (i.e. unless the newly qualified trainee is replacing an existing member of MaPS funded staff, filling a vacant post or you have had additional CPD funding allocated for them) they will not be added to the monthly CPD reporting.

Q2.8 When does a trainee stop being a trainee?

- A** For the MaPS funded CPD scheme, a debt adviser no longer counts as a trainee once they have completed a programme of training that is accredited to at least Advice Work level.

3. Recording and submitting activities/ Staff changes

Q3.1 I am an Accredited Member of the IMA and my role is MaPS funded; how should I be recording my activities?

- A** See answer to Q1.1

Q3.2 How should debt advisers working in more than one MaPS funded role record their activities?

- A** The adviser should record all of their CPD activities on their own Wiseradviser account. Where we have been notified that an individual works for more than one MaPS funded organisations, we will link their points during the reporting.

Q3.3 What should I do, in terms of CPD, if I have a change of MaPS funded debt advice staff?

- A** You should complete the [MaPS CPD Staff Changes Form](#) so that your list of debt advisers can be updated. Any changes will be reflected in the monthly report following the date the change is made.

Q3.4 What happens to the CPD points accrued by a debt adviser when they leave a MaPS funded post?

- A** For MaPS CPD funding purposes, any CPD points accrued by a debt adviser who leaves a MaPS funded post will be combined with those of the role that replaces them (either a replacement debt adviser or vacant post if the role is not currently filled).

If the debt adviser is an accredited IMA member, any points they have accrued will still count towards their individual requirements under the IMA CPD scheme.

Q3.5 A debt adviser has left, and we have not yet recruited a replacement, what will happen to their CPD points?

- A** If a post is left vacant, any CPD points accrued by the leaving adviser will be transferred to a placeholder Vacant Post which can be replaced by their successor once recruited.

Q3.6 One of our debt advisers left after an extended absence, how many points does their successor need to get?

- A** Any extended absence adjustment for the debt adviser leaving will be transferred to their successor who will need to achieve 16 CPD points, less the extended absence adjustment and any points already accrued by the leaving debt adviser.

Q3.7 One of our debt advisers has left and we are not replacing them. Their hours have been split between other MaPS funded advisers. What do we need to do?

- A** You should complete the [MaPS CPD Staff Changes Form](#) so and include full details of the new distribution of hours between your remaining staff. The FTE contributions of the remaining staff will be adjusted, and any remaining hours not absorbed within the team will be held in a placeholder Vacant Post.

Q3.8 We have had an increase in MaPS funded staff, how will this affect our requirements for CPD points?

- A** This will depend on whether MaPS have confirmed that additional CPD funding has been allocated for the role.

If additional CPD funding has been allocated, the new debt adviser will need to accrue CPD points between when they start and the end of the CPD year. This will be calculated on a pro-rata basis in the same way as extended absences.

If no additional CPD funding has been confirmed, the new debt adviser cannot be added to your list of debt advisers for CPD purposes. They should still undertake CPD activities and log their activities on Wiseradviser, though their CPD activities will not be taken into account for CPD funding this year.

4. Qualifying activities and categories

Q4.1 What is the difference between 'points' under the CPD scheme for MaPS- funded debt advisers and the hours of training that courses sometimes take?

A The 'points' allocated to a learning activity are a measure of the respective value of that activity towards developing an adviser's knowledge and skills, considering the amount actual learning undertaken.

For example: A typical full-day training course lasts for 6 hours. However, some of this time is taken up with breaks/lunch and introductions/course evaluation which do not contribute to a debt adviser's development. Therefore, for a full-day's training, approximately 4.5 hours will be active learning, and so full-day training attracts 4.5 points under the CPD scheme for MaPS funded debt advisers.

Q4.2 How many points is X activity worth under the scheme?

A An activity table showing the number of points each activity type is provided at Appendix 1 in the CPD Scheme Guidance.

If you are still unsure whether an activity would count under the CPD scheme or how many points it is worth, [ask the IMA](#) for guidance and we will be happy to let you know.

Q4.3 I want to repeat a training course that I have previously done, will this count as 'refresher' or 'developmental' learning?

A If the training course forms part of the core competencies for your role, then it will likely count as 'refresher' learning.

If the course is beyond your current role and the content of the course has been updated (e.g. due to changes in the law) since you took the course previously, then the course should count as sufficiently developmental.

For example: The IMA's 'Money Advice Legal Update' course is updated each year based on the latest developments, and so could be taken by an experienced debt adviser each year as a 'developmental' training course.

See also Q2.3

Q4.4 The Wiseradviser activity levels do not always match up with the MaPS activity sets; how do we know which courses will count towards the CPD scheme for MaPS funded debt advisers?

A If you wish to count any Wiseradviser or IMA courses towards the CPD scheme for MaPS funded debt advisers, you should check the lists given in Appendices 2 and 3 of the CPD Scheme Guidance.

Q4.5 How does the CPD scheme for MaPS funded debt advisers apply to debt advisers/supervisors working at the Court representation / Supervisor activity sets?

A For debt advisers working at court representation level, the same requirements will apply as for casework/specialist advisers, with the exception that any MaPS accredited court representation training they repeat will count as 'refresher' learning.

This decision has been made in recognition that the court representation activity set is focused very much on representation and legal case management skills which supplement the core debt knowledge that the debt adviser obtained at casework/specialist level.

Supervisors will need to meet the same requirements of the same level they work at, in the same way that they must meet the technical requirements under the Money and Pensions Service Quality Framework for Individuals.

Q4.6 How do I know if an internal or staff meeting attracts CPD points?

A Para 4.1.1 in the scheme guidance explains that meetings which 'focus mainly on ways of working, performance or internal practice' are unlikely to attract points, but 'legislative changes, case discussion, technical changes or updates, or cascading training to the team' may attract points.

A useful rule of thumb is to consider if a debt adviser from another organisation would find the meeting developmental – if the answer is no, then it is probably internal practice and therefore not qualifying.

If you are unsure, please use the [MaPS CPD: activity / reporting query form](#) to check.

To ensure that you are awarded points, please upload minutes or an agenda showing the items discussed in the meeting and how long was spent on each. Please ensure that your meeting organiser provides you with this information, as we may be unable to award points if the exact content of the meeting is unclear.

Some meetings will include a mixture of qualifying and non-qualifying content. In this case, you may be awarded points for the qualifying content only.

5. Verification and evidence

Q5.1 How will CPD records be 'validated'?

A Each CPD submission will be checked to ensure that all activities count towards the scheme and that the correct number of points has been claimed for the activity.

Where additional information is needed to make that assessment, this will be requested from the debt adviser's organisation.

Q5.2 An activity shows up on the report as 'Further Information Needed', why is this and what do we need to do?

A If an activity shows as needing further information, this means that we have not been able to identify whether the activity counts towards the MaPS funded CPD Scheme.

This could be because we are unable to identify the activity from the information given (e.g. the activity provider or title is incomplete or ambiguous) or there is not enough information about the content of the activity to assess it.

The report will show a description of the information needed. You should send this information to the IMA by email to cpd@i-m-a.org.uk. Updating the information or uploading the evidence to Wiseradviser will not automatically be picked up, so you must send an email, too.

6. Non-compliance, reviews and appeals

Q6.1 If a debt adviser working for more than one organisation does not meet the 16 CPD points, what would be MaPS' approach to reconciling the training budgets?

A MaPS would look at the FTE split across each service, reconcile and take the relevant proportion of FTE deduction from the Lead Organisation.

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