



**Institute of
Money Advisers[®]**

Assuring quality in the money advice profession

Training Programme October - March 2019



www.i-m-a.org.uk/training



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Training Manager's Welcome



Welcome to the IMA open training programme for October 2018 to March 2019. A recent IMA training survey found that advisers from the money advice sector still consider group training to be the best option to learn and develop their skills and therefore we are keen to make IMA training as accessible as possible to money advice advisers across England and Wales.

Due to popular demand we are heading back to Cambridge, York and Sheffield to offer courses such as; **Universal Credit: An Essential Guide**, **Deficit Budgets** and **Mortgage Possession Proceedings**. We are also supporting organisations in the south of England by offering two courses in Portsmouth; they are the **Money Advice Legal Update**, which will be finishing its most recent tour at Portsmouth in October, and the extremely popular course **Coping with Council Tax**, delivered by a leading barrister, which will take place in March 2019.

The course **Death, Divorce and Debt**, has been added to our open programme this semester, these common life events often add layers of complication to the work money advisers face; this course will assist advisers to understand the different factors involved and how to approach them.

Accredited training for an adviser provides independent evidence of practitioners' key skills and can be used to demonstrate expertise to employers, creditors and clients. It is also an independent indicator of competence for organisations that establishes a benchmark for service and individual standards. With this in mind we are offering several MAS accredited modules in this programme: In the casework/ specialist activity set we have **Managing Cases and Caseloads**. Under the Court representation activity set we have a **Preparing Cases for Court** course which will explain the courts system and the skills you'll need to prepare for a hearing and if you are supervising money advisers we have the specialist **Supervising Money Advice** course.

Don't forget, if you know several people interested in the same training course, it can often be more cost-effective for us to come and deliver the training at your own venue. For further information about in-house training, see page 6.

Don't forget to keep checking our website for new courses that will be added to our programme throughout the year to meet advisers' needs. If there is a course you'd like which is not scheduled in your area, or you'd like training delivered at a location that is not listed, ask us about on-demand training. If there is sufficient demand, we will be happy to bring the training to you.

Warm wishes

Susan

Susan Cox
Training Manager, Institute of Money Advisers



About the IMA

The Institute of Money Advisers (IMA) is the only professional body acting solely for money advisers in England, Wales and Northern Ireland. The IMA is a charitable company formed in June 2006, having previously operated as the Money Advice Association, which was originally established in 1984.

Our overriding objective is to assure quality in the money advice profession, with our primary focus being the promotion and support of free-to-client advice.

The IMA is a national membership organisation with close to 1,700 members drawn from across the free money advice sector; our individual members are our strength.

Aims and Objectives

The IMA's mission is to assure quality in the money advice profession.

Our objective is to systematically drive up the standards of advice, by championing professionalism and good practice and regulating compliance with our Professional Code of Conduct.

The Institute aims to:

- develop professional standards,
- provide support services to its members,
- promote free money advice, and
- influence policy and practice relating to personal finance.

What We Do

The Institute is committed to supporting money advisers in their development and maintenance of knowledge and expertise by:

- providing professional qualifications and associated accreditation schemes,
- offering a specialist training programme, plus a bespoke in-house training service,
- publishing Quarterly Account, the professional money advice journal,
- connecting our members to the regional network via IMA Branch Representatives,
- hosting the biggest event of the money advice calendar, the annual IMA Conference,
- approving money advisers as DRO intermediaries, thanks to our status as a competent authority, and
- providing a voice to influence policy and practice relating to personal finance, as well as keeping our members up-to-date with opportunities and activities in the sector.

Training Discounts!

If you and a colleague book places together on the same IMA training session at the same time, you'll qualify for a discount. See page 16.



IMA Continuing Professional Development (CPD) Scheme

What is a CPD scheme?

A CPD scheme is a process that aims to accredit continued learning in a given subject. Schemes will attach their own rules and requirements but the outcome is that those who adhere to the scheme can be accredited as a reliable and high quality practitioner. They usually operate on an annual basis and require a certain amount of learning to be completed within the year. Accreditation provides a 'badge' of quality that can be helpful for advisers, employers, funders and clients.



The CPD regime has focussed us on ongoing professional development.

Money Advice Plus

Membership

Members of the Institute of Money Advisers currently receive the following benefits:

- assistance with career development through our qualifications, accreditation scheme and training courses,
- a free annual subscription to Quarterly Account, the professional money advice journal,
- access to Shelter's second-tier specialist debt advice service,
- the opportunity to become approved as a DRO intermediary, thanks to the IMA's status as a competent authority,
- access to free Money Advice Trust Wiseradviser training,
- networking opportunities, through regional branch events and our annual conference,
- up-to-date information about opportunities and activities in the sector,
- a voice to influence policy and practice relating to personal finance.

Types of Membership

- Associate Membership
- Accredited Membership
- Trainee Membership
- Affiliate Membership
- Non-Practising Membership
- Honorary Fellows



In-house Training

If you have access to a suitable venue – this could be a training room on your own premises, or a local venue which you can hire – you can book a private IMA training course for your organisation.

- We will come to you, saving you money and time on staff travel and expenses
- The course will be on a date convenient for your organisation's activities and schedule
- We will charge a flat fee rather than a delegate rate, saving you money on booking fees if you have a number of people who want to participate
- Voluntary and statutory bodies normally receive a favourable discount

You will likely need about 7 to 10 people to make it worthwhile, but if there is demand locally you can sell places on the session to other organisations or team up with partners to make your group a viable size.

You'll need to arrange your own room with enough chairs and tables to fit your group and any refreshments you wish to provide. You'll also need access to equipment like flipcharts and pens and a data projector or interactive whiteboard. Many organisations will already have all this available at their own offices.

The IMA will provide an expert trainer, the course, copies of course materials for all delegates, and named training certificates.

Why choose the IMA?

The IMA has delivered training since its inception and in-house training for over five years. Delegates consistently report that they are satisfied or very satisfied with our training.

How to book

Contact us to discuss your needs and to get a quote:

email training@i-m-a.org.uk

or call 0113 242 0048.



Very informative and interesting. Very helpful information that we can use at the FCA.

Chris Rolph, Financial Conduct Authority



Kept my interest throughout. Picked up some useful tips to use with my team.

Nicola Gibson, Money Plus Group

Bankruptcy: the Tricky Bits

Course outline

This course is for advisers with a working knowledge of bankruptcy. It considers some more difficult issues in bankruptcy and how to deal with them in a practical way.

Who should attend?

Advisers attending the course need a working knowledge of debt advice issues and of bankruptcy provisions.

Learning objectives

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

- identify when a client's pension pot may be at risk following bankruptcy,
- assist clients to make Address Withheld Order applications when there is a risk of violence,
- recognise contingent bankruptcy debts and explain how they are treated in bankruptcy,
- explain the effect of bankruptcy on fraudulent debts and identify when a debt may be classed as fraudulent,
- explain the treatment of the family home in bankruptcy.

Level: Caseworker / Specialist

CPD: 4.5 hours

Dates: 15 January, Newcastle

5 March, Nottingham



This was one of the best courses I have been on recently. Certainly improved my confidence in advising on potential bankruptcy cases.

**Andy Bolam, Warwick District CAB:
Bankruptcy: the Tricky Bits**

Challenging Interest and Charges

Course outline

This one-day session introduces how interest and charges can lawfully be used, and provides guidance on how to challenge charges that are unfair or unlawful.

Who should attend?

Experienced caseworkers with some prior knowledge of consumer credit and mortgage codes of business rules.

Learning objectives

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

- define what interest and charges are, using legal definitions and principles of statutory and contractual law,
- identify the interest and charges permitted in the normal collection of non-priority debt and in consumer and housing contracts,
- identify the interest and charges permitted at the end of a CCA-regulated contract, including secured loans that reach the end of their term,
- take action about unfair or unlawful charging.

Level: Caseworker / Specialist

CPD: 4.5 hours

Dates: 12 December, Birmingham

Charging Orders

Course outline

This one-day session examines how to identify and mount an appropriate defence to a charging order, using knowledge of both Civil Procedure Rules and case law. It also considers orders for sale in bankruptcy: the procedure that the official receiver has to follow to force a sale, and what options are open to a client when faced with such an action.

Who should attend?

Experienced money advisers who are familiar with what a charging order is and the process for applying one, and who wish to expand on their knowledge.

Learning objectives

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

- identify administrative and technical defences to a charging order,
- identify defences to an order for sale,
- check whether creditors are correctly following the Civil Procedure Rules,
- describe how orders for sale and charging orders are treated in bankruptcy.

Level: Specialist

CPD: 4.5 hours

Dates: 22 January, Manchester

Coping with Council Tax: Essential Knowledge and Expert Tips

Course outline

This course provides essential knowledge and practical tips for money advisers dealing with council tax debts, with particular emphasis on responding to recovery and enforcement action.

Who should attend?

This course is relevant to anyone giving debt advice.

Learning objectives

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

- explain discretionary reductions in council tax under section 13A of the Local Government Finance Act 1992,
- explain how to respond effectively to liability order proceedings,
- describe how to commence appeals to the Valuation Tribunal,
- present arguments to local authorities for taking back debts referred to bailiffs,
- identify ways of challenging unfair and unlawful council tax decisions and enforcement practices.

Level: Caseworker / Specialist

CPD: 4.5 hours

Dates: 10 October, London

22 November, Manchester

20 March, Portsmouth



This course has completely changed what I practice with council tax arrears.

Dawn McLevy, Karbon Homes: Coping with Council Tax: Essential Knowledge and Expert Tips

Death, Divorce and Debt - revised and updated for 2018

Course outline

Revised and updated for 2018, this course is an introduction to some of the issues around probate and family law that impact on money advice. It will explain why not all debts 'die' with the death of the debtor. It will also explain the limitations of the family court when it comes to dealing with debts and the effect of bankruptcy on the family court's powers to deal with financial applications.

Who should attend?

Delegates should be experienced money advisers. They need to understand the effect of joint and several liability and be familiar with advising clients as to the effects of bankruptcy.

Learning objectives

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

- identify who will be liable to pay a deceased's debts,
- recognise the circumstances when an insolvency administration order may be made,
- explain to a client the options available to the family court when dealing with debts on divorce,
- advise clients how a bankruptcy order affects a claim for a financial provision following divorce.

Level: Caseworker

CPD: 4.5 hours

Dates: 16 January, London

27 March, Leeds

Deficit Budgets

Course outline

Considering technical and practical issues, this course will provide advisers with the knowledge and skills to assist clients whose essential expenditure exceeds their income.

Who should attend?

This course is relevant to anyone giving debt advice.

Learning objectives

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

- maximise clients' incomes using less commonly used methods,
- explain when and why it might be appropriate to use multiple financial statements,
- outline how the Financial Conduct Authority's CONC rules impact on the use of deficit budgets,
- describe how best to use deficit budgets in insolvency cases, time orders, charity applications and where there is housing debt.

Level: All

CPD: 4.5 hours

Dates: 13 December, York

28 February, London

DRO Law and Theory

Course outline

A one-day course for those who wish to expand their knowledge of what the law/guidance actually says. The objective is to understand that there is no centralised source of information regarding a DRO. What we need will be contained somewhere in (insolvency) legislation, case law or guidance.

Who should attend?

You should have completed DRO Practice & Procedures and/or have at least a year's experience of DRO work.

Learning Objectives

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

- recognise the differences between the Insolvency Act, regulations and case law, how they interlink and where to find specific information,
- explain how case law regarding rent arrears, benefit overpayments and changes in income after the DRO is made should affect your advice,
- assess whether a client (who wishes to proceed with an application) may be subject to a restrictions order,
- describe the process for challenging a decision by the official receiver up to and including an application to county court.

Level: Specialist

CPD: 4.5 hours

Dates: 23 November, Bristol

DRO Practice & Procedures

Course outline

Since the inception of the DRO, there have been a significant number of changes. This course aims to build on experience by 'walking through' a standard DRO application. The course places emphasis on the practical challenges intermediaries face on a daily basis.

Who should attend?

For those who have completed Wisera's Debt Relief Orders: Approved Intermediaries and/or have at least six months' experience of completing and submitting DRO applications.

Learning objectives

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

- explain how a potential change in circumstance may impact a DRO award,
- describe the three different ways a couple's financial statement may be constructed to be DRO compliant,
- identify how rent arrears and hire purchase agreements are treated in DRO applications and the implications on default post-DRO award,
- explain the rules (and the exceptions) on assets and how preference and transaction at undervalue impact on a DRO application,
- outline what happens when a submission is made and describe how to deal with a creditor objection/ investigation.

Level: Caseworker

CPD: 4.5 hours

Dates: 17 January, Birmingham

FCA Compliance and Quality of Advice

Course outline

The FCA publishes rules and principles that debt counsellors must adhere to. The FCA's focus on avoiding consumer detriment and helping vulnerable consumers has raised the regulatory bar since 2014. Are we delivering what the FCA expects? This session helps advisers and their managers plot a route to ensure they are providing advice that meets FCA rules and principles, whilst giving the opportunity to share best practice with colleagues.

Who should attend?

Anybody involved in the delivery or management of debt advice services.

Learning objectives

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

- identify who is providing debt counselling, debt adjusting and providing credit information services, to plan supervision of these activities,
- identify the key FCA 'Principles for Businesses' and their implications in an advice setting,
- recognise relevant rules in the FCA Consumer Credit Sourcebook (CONC) that apply when giving advice, when reviewing and closing cases, and when clients disengage,
- outline the main FCA rules regarding complaints procedures,
- describe how organisations will be supervised by the FCA and the risks and types of enforcement.

Level: All

CPD: 4.5 hours

Dates: 6 December, London

12 February, Liverpool

High Court Enforcement

Course outline

This course will equip experienced advisers to more confidently respond to cases of High Court enforcement in both debt and possession cases.

Who should attend?

This course is for experienced advisers looking to improve their experiences and outcomes with High Court enforcement cases.

Learning objectives

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

- identify when High Court enforcement may be used to enforce debts or possession orders,
- describe the powers of High Court enforcement officers, including powers of entry and fees,
- explain how to challenge high court enforcement fees and raise disputes where fees have been contrived to enable transfer to the high court,
- explain how to apply for stays of execution and other steps to prevent further enforcement,
- describe other enforcement methods commonly used by High Court enforcement officers.

Level: Caseworker / Specialist

CPD: 4.5 hours

Dates: 21 November, London

1 February, Manchester

12 March, Newcastle

Money Advice Legal Update

Course outline

Based around a number of case studies for participants to consider and discuss, the course looks at a wide range of developments over the past 12 months.

(Programme subject to change to ensure that the latest developments are included.)

Who should attend?

It's important for all advisers to maintain a current understanding of case law, but, as a round-up of recent developments, this is an ideal session for accredited IMA members seeking to maintain their continuing professional development.

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.

Level: Caseworker / Specialist

CPD: 4.5 hours

Dates: 18 October, Portsmouth



Excellent course which is an annual must for debt advisers.

Janet Meikle, Broadacres Housing Association: Money Advice Legal Update

Mortgage Possession Proceedings: Preventing Homelessness

Course outline

The course aims to provide delegates with a greater understanding of mortgages – how they work, ways of avoiding repossession, and how homelessness issues relate to mortgage repossession. It will give participants a broad understanding of mortgages and enable participants to identify the assistance that is available to borrowers facing mortgage difficulties.

Learning objectives

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

- understand the rights of mortgagee and mortgagor
- know the different types of mortgages
- explain to clients the options for dealing with arrears
- advise about the assistance available from DWP
- have an overview of Possession Proceedings
- explain what assistance is available from the Local Authority's Homeless Department

Level: Specialist

CPD: 4.5 hours

Dates: 16 October, Sheffield

11 January, London

21 March, Birmingham

Rent Possession Proceedings: Defences and Tactics

Course outline

This course will provide attendees with the skills and knowledge to fully advise clients on their options at each stage of possession proceedings. Attendees will also be able to recognise when referral to a housing specialist or solicitor is advisable or necessary.

Who should attend?

Advisers who already have an awareness of the different types of tenancy and the grounds for possession applying to each – this will not be covered in the course.

Learning objectives

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

- explain notice requirements and how to use the Pre-Action Protocol in rent cases,
- describe the procedures and the court's powers when claiming possession on grounds of rent arrears or under Section 21,
- identify the available defences and possible counterclaims,
- recognise the impact of insolvency orders in rent arrears cases,
- explain the options after a possession order is made or a warrant is executed.

Level: Specialist

CPD: 4.5 hours

Dates: 24 October, Birmingham

28 November, London

8 February, Newcastle

Square Peg Debts

Course outline

The 'traditional' method of prioritising debts based on their potential effects on home, liberty or essential goods and services is not always easily applied.

In recent years there have been changes in the way non-priority debts are enforced; welfare reform has enabled stronger collection methods for benefit debts; and creditors are increasingly using High Court enforcement.

Advisers must be able to spot where a traditionally non-priority debt may lead to real harm for clients. This highly participative course will explore how best to deal with such 'square peg' debts.

Who should attend?

This course is suitable for everyone giving debt advice and at any level of experience.

Learning objectives

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

- identify regulations and good practice guidelines applicable when prioritising traditionally non-priority debts,
- list the common 'square peg' debts advisers deal with, and the enforcement options available to creditors,
- explain under which circumstances a normally non-priority debt might need to be prioritised,
- identify good practice and regulatory solutions to square peg debts.

Level: All

CPD: 4.5 hours

Dates: 16 November, Cardiff

7 March, Birmingham

Training for Trainers

Course outline

This two-day course will provide attendees with practical skills and experience to develop and deliver training sessions. It focuses on preparing and delivering a mini-training session, for which peer and trainer feedback will be received, to help improve future training content and delivery.

Who should attend?

This experiential course is not money advice-specific and is, therefore, ideal for anyone delivering training on any topic, from a 30 minute cascade session to a full-day's training course.

Learning objectives

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

- explain how adults learn and how best to teach them,
- write learning objectives and learning materials taking account of different learner needs,
- utilise a range of learning aids and strategies to engage and enthuse learners,
- describe ways of dealing with nerves and worries about 'what to do if things go wrong'.

Level: Introductory

CPD: This course does not count towards the IMA CPD scheme.

Dates: 5+6 December, London

Universal Credit: An Essential Guide

Course outline

This course provides an essential overview and working knowledge of the most important features of Universal Credit.

Learning objectives

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

- describe the migration from legacy benefits to universal credit,
- identify key differences between universal credit and legacy benefits,
- recognise problem areas and potential remedies,
- explain how universal credit interacts with other benefits.

Level: All

CPD: 4.5 hours

Dates: 3 October, Cambridge

Vulnerability, Mental Health and Debt

Course outline

To provide an overview of disability in society, how it impacts upon people in debt and can act as a barrier to active participation in society.

(Formerly known as 'Disability, Mental Health & Debt')

Who should attend?

The course complements Wiseradviser's Mental Health: Good Practice for Debt Advisers and is suitable for anybody who has experience of working with people with disabilities.

Learning objectives

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

- describe the broad principles of legislation and guidance relevant to money advice (including an introduction to Equality Act 2010 principles),
- explain the legislation governing access to credit and financial services for a person with a disability,
- differentiate and be able to explain the difference between a mental health and a mental capacity issue,
- advise clients on when use of the Debt and Mental Health Evidence Form is most effective and what might be gained,
- construct an effective argument to use in challenging debts on capacity to contract grounds.

Level: Specialist

CPD: 4.5 hours

Dates: 6 February, York



On-Demand Training

If there is a course you'd like which is not scheduled in your area, or you'd like training delivered at a location that is not listed, ask us about on-demand training. If there is sufficient demand, we will be happy to bring the training to you.

You may be able to find others interested in the same course or location through your local IMA Branch Representative or Money Advice Group. See our website for contact details for your area.

Free Places for Non-Practising Members

If you are an IMA member in the non-practising category and there is a course that you want to attend, call the IMA office in the morning no more than 2 working days prior to the course date. If there is an unallocated place available, you can book it free of charge.

NB You will not be able to take the tests for MAS-accredited training courses, as they are workplace authenticated, so this training will not count as MAS-accredited if you attend it.

Non-practising members can, of course, still follow the normal booking process and book on a course paying IMA member rates. We are unable to guarantee that free places will be available on a particular course; if it is very important that you attend, we advise you to book a chargeable place using the normal booking process.

Training Discounts

We are pleased to offer two types of discount throughout the programme: for making multiple bookings and for booking well in advance. These are detailed below.

Discounts can be claimed simply by ticking the appropriate box on the booking form.

Multiple Booking Discount

If you and a colleague from the same organisation book your places together for the same course, you qualify for a discount – it doesn't matter how early or late you book!

Two colleagues booking together: 10% off the total cost.

Three or more colleagues booking together: 20% off the total cost.

Please note: this reduction cannot be combined with any other discount. Bookings must be made at the same time to apply for this discount.

Early Bird Discount

If you book a place 3 months or more in advance of the course date, you qualify for a 10% reduction.



I have attended two IMA courses; both have been extremely beneficial – I would welcome any further IMA courses.

Karen Eves, Manchester CAB



**Institute of
Money Advisers®**

Assuring quality in the money advice profession



Is your debt advice service quality assured?

An independent IMA quality assurance audit will give you:

- confidence that your advice is accurate and appropriate
- evidence that your service meets regulatory requirements
- guidance to reduce the risks of inaccurate advice
- suggestions to improve client outcomes.



I thoroughly recommend the IMA Quality Assurance Service. The individual caseworker reports are thorough and detailed and it's been great to have an objective overview of our money advice service; the feedback has been extremely helpful and constructive. It has helped to assure us of our continued compliance with FCA rules and guidance, supported our file review process, and will undoubtedly contribute to continuous improvement in client outcomes.

Lee Forrest, Team Leader, Benefits and Money Advice Team, Karbon Homes, Newcastle.

For more details, email us at quality.assurance@i-m-a.org.uk



Set to become the accepted quality standard for the sector, the Money Advice Service individual quality framework breaks down debt advice work into 6 groups of skills and experience called debt activity sets. Our accredited training pathways have been endorsed by Money Advice Service as covering these activity sets.

IMA training is now available for every activity set, as outlined in the training pathway below.

Each session will involve our regular 1- or 2-day face to face training, plus you'll need to pass a multiple choice test afterwards to prove your learning. We provide the tests and you take them online at your workplace up to a month after the session.

If your organisation holds a MAS-accredited standard, you'll need to demonstrate accredited training during your audits.

Because the training is designed as a pathway, each level builds on the one before. So as you progress down the chart opposite, the earlier courses become pre-requisites for the later ones (shown on the chart by arrows). For example, if you want to meet the standard for Supervision, you'll also need to have done steps 1–4 up to Casework/Specialist.

If you haven't successfully completed the pre-requisites with the IMA, including the tests, you'll need to show you've met the requirements with another provider— we'll guide you through the other training and qualifications we accept.

This can include successfully completed modules on the MAS Giving Good Debt Advice platform.

Our Certificate in Money Advice Practice (CertMAP) qualification, which runs in partnership with Staffordshire University, has been accredited to Casework/Specialist level. So if you successfully studied CertMAP from October 2014 onwards, you can move straight to Court Representation or Supervision.

Contact training@i-m-a.org.uk for more information about other ways to meet the pre-requisites.



Managing Cases and Caseloads

Course outline

With increasing challenges from deadlines and targets, advisers must produce their best under time pressure. This training details how to progress and close a case properly, write good case notes, manage expectations, and understand the nature and the implications for your planning of other services who might be involved with the client.

Learning objectives

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

- open, progress and close legal advice cases,
- accurately record key client information, review and monitor progress on cases and understand the importance of priority setting,
- recognise the different types of support you can offer clients and understand how and why cases can be referred to other services.

Level: Managing Cases and Caseloads is part of our Casework / Specialist pathway, which has been accredited to the MAS Quality Framework. See p. 18 for full details.

CPD: This course does not contribute towards the IMA CPD scheme.

Dates: 22 November, Northallerton

31 January, London

26 March, Manchester

Accredited training that does not appear in this brochure

We offer a variety of MAS-accredited training throughout the year. If you need part of the learning pathway that is not currently scheduled, contact us at training@i-m-a.org.uk for the next dates, or request a session in-house or on-demand. See p. 6 and p. 16 for more details.

Money Advice in Practice

Course outline

A 2-day introduction to money advice designed to provide key foundational knowledge. It is appropriate for new money and debt advisers or as a refresher for those returning to the sector.

Learning objectives

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

- classify priority and non-priority debts and describe how to approach each type, identifying emergency action and challenges to liability,
- describe the typical credit debt collection process and the procedures for an undefended money debt claim in the county court,
- list the key information to request from clients and creditors, and understand the role of trigger figures in the Standard Financial Statement,
- advise on how to deal with enforcement action, including listing the enforcement options available to creditors after a CCJ,
- explain to your clients the key features, conditions and implications of the 4 formal insolvency options and list alternative solutions.

Level: Money Advice in Practice is part of our Advice Work pathway, which has been accredited to the MAS Quality Framework. See p. 18 for full details.

CPD: This course does not contribute towards the IMA CPD scheme.

Dates: 1+2 November, Liverpool

Preparing Cases for Court

Course outline

This course will explain the courts system and the skills you'll need to prepare for a hearing. It will help you explain to a client what is happening to their case and would be useful for anyone who has to appear as a lay representative or who prepares court forms, documents or evidence.

What will I learn?

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

- describe the English legal system and the structure of civil justice, and identify key sources of law,
- explain the difference between statute law, regulations and case law, and use key principles to interpret and apply the law in practice,
- outline the key stages of procedures in the county court system and recognise rules of evidence,
- provide clients with appropriate advice to ensure effective engagement with the civil justice system, including identifying and preparing court documentation,
- provide practical advice to clients on presenting their cases before a court or tribunal.

Level: Preparing Cases for Court is part of our Court Representation pathway, which has been accredited to the MAS Quality Framework. See p. 18 for full details.

CPD: 4.5 hours

Dates: 17 October, London

4 December, Manchester

15 March, Cardiff

Supervising Money Advice

Course outline

The course is designed for anyone new to a supervision role. The session provides basic skills in supporting, directing and developing an advice service worker, plus tools and suggestions for better understanding and managing the supervision relationship.

What will I learn?

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

- identify personal drivers that may influence the way you act as a supervisor,
- describe 6 tools for providing supervision to money advice staff,
- identify key elements of an effective file review,
- identify key elements of an effective supervision session and the skills required to carry it out,
- understand what kinds of difficult situation may arise and consider ways to handle these appropriately.

Level: Supervising Money Advice is part of our Supervision pathway, which has been accredited to the MAS Quality Framework. See p. 18 for full details.

CPD: 4.5 hours

Dates: 30 January, Bristol

14 March, Sheffield

Quality Assurance

The IMA endeavours to raise the standards of training by:

- carrying out regular analysis of training needs
- employing trainers who are specialists in their fields
- using the agreed Wiseradviser training standards
- encouraging all trainees to complete an evaluation
- affording delegates the opportunity to give anonymous feedback
- undertaking follow-up evaluations

Course Materials

Detailed handouts are provided and most courses include a handbook. The materials can be made available in large print where required.

Access to Training

We try to ensure all our training locations will be fully accessible to wheelchair users. We welcome carers, helpers and assistants. Please inform us if you will be accompanied. Where it is practicable, we will try to meet special needs if you give us sufficient time. Where we are unable to do so, we will inform you immediately.

Venues

We try to ensure venues are fully accessible to those with mobility difficulties and are easily accessible for public transport. Most will also have nearby parking. If you require disabled parking please check availability with the IMA. Maps are provided to all participants.

Levels

Courses are described as Advanced, Caseworker or Specialist based on Money Advice Trust's Wiseradviser standards, or Introductory where they are designed for new advisers. MAS-accredited courses are role-based rather than defined by legal complexity, and so outlines for these report instead the activity set they are designed to cover.

Continuing Professional Development (CPD)

Eligible courses contribute 4.5 points per day under the Training category to the required 16 points for the IMA CPD scheme. Not all IMA training sessions contribute to the CPD scheme: only courses that are specific to the law of money advice and of a sufficient technical level are eligible. Check the course outline in this programme for a specific course to see if it carries CPD points.

Delegates will be issued with a certificate which can be used as evidence of attendance.

Attending both days of the IMA conference will contribute 9 points towards the meetings category.

For more information about the IMA's CPD scheme please see our website.

Welcoming Diversity

The IMA is wholly committed to providing services that welcome diversity, promote equality of opportunity and challenge discriminatory or oppressive practice. We welcome feedback, both positive and negative, about all aspects of our training. Evaluation sheets are provided at the end of every course.

Welcoming Feedback

We would love to hear feedback from you, good or bad. You can do this by completing the evaluation form given out after a training session or the online feedback form e-mailed out after a training course, by contacting us on training@i-m-a.org.uk or by calling 0113 242 0048.

Equality and Diversity

The IMA is committed to actively opposing all forms of discrimination on the grounds of gender, race, sexuality, disability, age, religious or political beliefs. We also seek to oppose any developments in the credit industry which we perceive to be discriminatory. The IMA has an Equality and Diversity Policy and this is available on request.



2018 Dates	Venues	Courses
3 October	Cambridge	Universal Credit: An Essential Guide
10 October	London	Coping with Council Tax: Essential Knowledge and Expert Tips
16 October	Sheffield	Mortgage Possession Proceedings: Preventing Homelessness
17 October	London	Preparing Cases for Court
18 October	Portsmouth	Money Advice Legal Update
24 October	Birmingham	Rent Possession Proceedings: Defences and Tactics
1+2 November	Liverpool	Money Advice in Practice
16 November	Cardiff	Square Peg Debts
21 November	London	High Court Enforcement
22 November	Northallerton	Managing Cases and Caseloads
22 November	Manchester	Coping with Council Tax: Essential Knowledge and Expert Tips
23 November	Bristol	DRO Law and Theory
28 November	London	Rent Possession Proceedings: Defences and Tactics
4 December	Manchester	Preparing Cases for Court
5+6 December	London	Training for Trainers
6 December	London	FCA Compliance and Quality of Advice
12 December	Birmingham	Challenging Interest and Charges
13 December	York	Deficit Budgets

2019 Dates	Venues	Courses
11 January	London	Mortgage Possession Proceedings: Preventing Homelessness
15 January	Newcastle	Bankruptcy: Tricky bits
16 January	London	Death, Divorce and Debt
17 January	Birmingham	DRO Practice and Procedures
22 January	Manchester	Charging Orders
30 January	Bristol	Supervising Money Advice
31 January	London	Managing Cases and Caseloads
1 February	Manchester	High Court Enforcement
6 February	York	Vulnerability, Mental Health and Debt
8 February	Newcastle	Rent Possession Proceedings: Defences and Tactics
12 February	Liverpool	FCA Compliance and Quality of Advice
28 February	London	Deficit Budgets
5 March	Nottingham	Bankruptcy: Tricky Bits
7 March	Birmingham	Square Peg Debts
14 March	Sheffield	Supervising Money Advice
12 March	Newcastle	High Court Enforcement
15 March	Cardiff	Preparing Cases for Court
20 March	Portsmouth	Coping with Council Tax: Essential Knowledge and Expert Tips
21 March	Birmingham	Mortgage Possession Proceedings: Preventing Homelessness
27 March	Leeds	Death, Divorce and Debt
26 March	Manchester	Managing Cases and Caseloads

How to Book and Costs



How to book

- Complete the booking form on p. 25 and send it to us by email, post or fax, details below.
- We will check that you have entered the correct amount in the cost box and an invoice will be issued if a cheque is not included.
- Invoices will be posted to the address you have provided.
- It is essential that you provide an email address, as all booking confirmations and joining instructions will be sent by email.
- There are discounts available for multiple bookings and early bookings. See p. 16 for details.

Fees*	IMA Member	Statutory/ Voluntary Non- Member	Other Non-Member
Full-day course	£110	£180	£200
Two-day course	£184	£269	£299
Cancellation fee	£25	£25	£25

*These charges apply for all courses. All fees are VAT exempt.

Training booking terms and conditions

Please get in touch with us if you have any queries. By completing and returning the booking form, you are agreeing to accept the following IMA terms and conditions:

- Invoices for course fees must be paid prior to the course date.
- Cancellations will only be accepted in writing by fax or email (not by phone) up to two weeks before the date of the course, and an administration fee of £25 will be charged.
- Cancellation for whatever reason during the two weeks prior to the commencement of the course will result in the full fee being payable if the delegate's agency is unable to nominate a substitute.
- If a course is cancelled by the IMA, any payments made will be refunded.
- Where a course is oversubscribed, a limit of two delegates from one agency may be imposed.
- The booking form constitutes a legally binding agreement.
- The multiple booking discount cannot be combined with any other discount.
- The IMA reserves the right at any time, without prior notice, to change the venue of any course and/or the tutor from that described in the published literature.
- The IMA also reserves the right at its absolute discretion and without liability to cancel any advertised course because of insufficient delegates, in which event all monies paid will be refunded.

IMA contact details

Email: training@i-m-a.org.uk • **Fax:** 0113 234 5711 • **Tel:** 0113 242 0048

Post: First Floor, 4 Park Court, Park Cross Street, Leeds LS1 2QH

IMA Training Booking Form



Course Details

Course Title

Date

Location

Delegate Details

First Name

Surname

Organisation

Address (this will be used to invoice you.)

IMA Membership Number

Email (We will use this for all correspondence)

Telephone Number

Special Requirements (disability needs, dietary or any other requests)

Fees (Please use the fees information on the previous page to complete this section.)

Delegate Fee

Discount Code (if applicable)

I am claiming: Early Bird Discount

Multiple Booking Discount

Purchase Order Number:

Total for Invoicing:

Cheque Attached for:

£

Please invoice me (tick box)

I enclose / will send a cheque (tick box)

Where did you hear about this training course:

IMA Bulletin

IMA Training Email

IMA Printed Training Programme

IMA Electronic Training Programme

Quarterly Account

IMA Website

Other (please specify) _____

I confirm that I have read and agree to the booking terms and conditions.

Signature.....

Date.....

From time to time the IMA would also like to send you information and updates about our events and services, including training courses, which we think you might find useful. Please indicate whether you would like to receive these messages (you may unsubscribe at any time using a link in any email, or by contacting us at office@i-m-a.org.uk).

Yes, please send me information and updates about IMA events and services by email

No, do not send me information and updates about IMA events and services by email