



**Institute of
Money Advisers®**

Assuring quality in the money advice profession

Good practice in case recording



Welcome!

Interacting with us

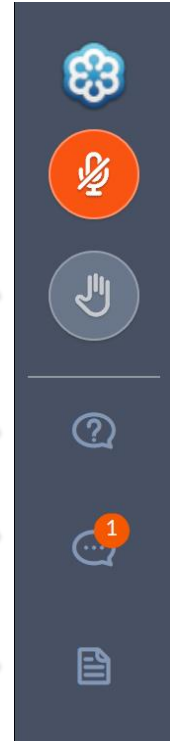


Raise your hand

Submit a written question

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Webinar objectives



- outline why it is important to have case records
- describe the essential components of a debt case record
- explain common issues with case records
- Consider helpful resources

Why write case records?



- Organised case files are essential to providing comprehensive and consistent advice to your clients:
- A well written case record ensures that the service provided is properly recorded.
- It allows for continuity if the case is passed to another adviser.
- It helps to provide statistics and evidence for agency funding.
- It is a record for the purposes of complaints handling
- It is used for quality assurance purposes.

The consequences of poor case recording



- Client having to repeat themselves, missed deadlines and time limits
- Risk to indemnity insurance
- Risk of action from regulator
- Risk of poor review scores
- Risk to future funding

Compliance checks and authorisations



A case record should contain evidence of:

- A Form of Authority
- Recording of sensitive personal data: The General Data Protection Regulation requires the client's explicit consent for sensitive personal data including health conditions and for mental ill health
- Conflict of interest check – where an agency is acting on behalf of a client, the agency must not act for any other party in any dispute



- a few minutes max

What basic information should a case record contain?... Poll

- 1. Name?
- 2. Date of Birth?
- 3. Address
- 4. Religion
- 5. Preferred method of contact

What basics should a case record contain?



THE BASICS:

- Name
- Date of birth
- Details about the client/family circumstances including reason for contact
- Address
- Contact details
- Any other third party helping the client. Example social worker.



What else?

- The overall or presenting problem
- Urgent issues and emergency action
- Exploration
- Income maximisation and debt minimisation
- Options
- Chosen Strategy
- Action Plan
- Case management: key dates, diary dates, case closure



Your view

What is the most common reason for case records scoring poorly at peer assessment?

- Inadequate explanation and advice about debt options
- Incomplete exploration of background or financial circumstances
- Poor financial statements

Common issues (1)



Exploration

*A good case record will evidence exploration of the background of the client **and their family** in order for the adviser to have enough information to fully consider options for the client.*

See CONC Rule 8.3.7R

Adviser 178/179

Common issues (2)



Financial Statements:

- Commonly missed items include:
 - ❖ insurances, clothes & shoes, health costs (dentist, prescriptions, opticians), school costs inc uniform & trips, pets, memberships and clubs such as funeral plan, union subs. For more common expenditure include the cost or an explanation of why there is no cost.
- Include income from all adult family members or detail why they do not contribute
- Evidence for income/expenditure on file, or explanation provided if not.

What resources are available?

The fact find template



The Money Advice Service Peer Review Scheme
Debt Advice Client Fact Find v 1.0

Debt Advice Client Fact Find

This form is a checklist to assist you during the Debt Advice Interview with the client. You can either use it just as a checklist with your notes being recorded elsewhere e.g. directly in the Debt Advice Case Record or you can make notes in the space provided alongside the checklist and refer to them when you come to write up the Debt Advice Case Record or Confirmation of Advice Letter. A copy of the completed checklist should be attached to the Case File.

File Preliminaries:

| | |
|--|--|
| Background Information: <ul style="list-style-type: none">• New or returning client• Housing tenure, household status, number of bedrooms• Details of housing tenure, household status, employment and immigration status• Health, disability or other vulnerability issues• Presenting issue• Any other issues• Returning client: What has happened since last contact?• Any other issues | |
| Reasons for financial difficulty <ul style="list-style-type: none">• Reasons for financial difficulty and whether temporary• Any known or potential changes of circumstances | |

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What resources are available?



- Make use of standard letters, NDL factsheets, templates and standard paragraphs
- Use MAS fact find template as an aide memoire

<https://www.i-m-a.org.uk/directory/good-practice-explore-the-debt-problem/>

There is also a template for case recording

<https://www.i-m-a.org.uk/directory/good-practice-case-recording-and-management/>

Recap



- It is important to write case records because they are an essential record of the advice process.
- It is useful to have an aide memoire to ensure you ask the necessary questions
- Remember that it is important to record reasons for omissions as well as what you did do.
- You don't need to write "war and peace" but you do need to be comprehensive
- Make use of resources available



Thank you!
**Please complete our feedback
request**