



**Institute of
Money Advisers[®]**

Assuring quality in the money advice profession

Training Programme October - March 2020



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



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Operations Manager's Welcome



Welcome to the IMA's training programme for October 2019 to March 2020.

We've made a number of changes to our new programme as a result of your feedback and we hope there's something in the following pages for everyone.

We know that the impacts of welfare reform continue to be felt across the sector, so we've updated our **Universal Credit: The Tricky Bits** course to reflect recent changes, whilst our **DRO Practice and Procedures** and **DRO Law and Theory** courses have both been revamped to include the changes in limitations. We're also bringing back our **High Court Enforcement** course, which has remained in great demand.

You felt strongly that the issues your clients face are becoming more complex, and that you needed to be able to navigate difficult situations confidently and with resilience, so we're offering more of our successful **Suicide and Debt, Vulnerability, Mental Health and Debt**, and **Understanding and Managing Stress at Work** courses as you told us that you found them an excellent resource.

Our ever-popular **Money Advice Legal Update** is now available in its Autumn edition, and our **High Cost Credit** (formerly Sub Prime Lending) course has been updated to include the capping elements of the rent to buy market.

We're also offering our popular **Training for Trainers** 2-day course, now running over two consecutive weeks. If you're interested in developing your career, building up your skills as a trainer or perhaps even delivering training for the IMA, then this is the course for you!

You asked us to improve our geographical spread, and as a result we're now providing more courses in the South West, Yorkshire and Humber, the North East, and Wales. In addition, we're able to offer even more flexibility and can provide courses on demand at a location to suit you, just have a look at our In-House and On-Demand offers on pages 7 and 20 for more details.

You told us that you wanted more higher level, specialist courses for experienced advisers, so we will be further developing our syllabus over the coming months. Keep an eye on our website for details!

Don't forget that early bird discounts are available for courses booked more than 3 months in advance, so don't miss out. Multi-booking discounts are also available, see page 20 for details.

As ever, if there are other topics you'd like us to cover, or if you have any other suggestions, then the IMA team and I would love to hear from you.

Heather

Heather Pollard
Operations 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 over 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 the continuing improvement 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 only 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 20.



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,
- the opportunity to become approved as a DRO intermediary, thanks to the IMA's status as a competent authority,
- 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,
- the use of of an Accredited members version of the IMA logo, to indicate professional standing in the money advice sector.

How do I apply?

Visit www.i-m-a.org.uk/join-us to apply online today.

For further information visit the membership pages of our website, email membership@i-m-a.org.uk or call us on 0113 242 0048

Types of Membership

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



I believe the IMA is essential for debt advisers. It provides both a forum and a platform for advisers to sustain and develop independent client centred debt advice. It has been invaluable throughout my career, keeping me in touch with other advisers at a regional and national level.

Steve Quinn MIMA (Cert), Salford City Council Welfare Rights and Debt Advice Service



Certificate in Money Advice Practice

The Certificate in Money Advice Practice (CertMAP), delivered by the IMA in partnership with Staffordshire University is a comprehensive, university level qualification covering the main aspects of a debt adviser's job. Studying CertMAP has many benefits; you will:

- develop your money advice skills and knowledge
- increase client and creditor confidence in your advice
- demonstrate your expertise to employers, funders and others
- obtain a higher education qualification
- gain IMA accreditation and the right to use the MIMA (Cert) initials after your name.



CertMAP gives us a professional known qualification and standing which reassures clients, staff and funders that we are a qualified, specialist debt team.

Jill Appleton, East Liverpool (Wavertree) CAB

IMA Continuing Professional Development (CPD) Scheme

Once you have passed the CertMAP qualification you become an accredited member of the Institute* and are entitled to use either the MIMA (Cert) or AIMA (Cert) post-nominal letters.

To maintain your accredited status, you need to participate in the IMA CPD scheme. Through this you can demonstrate your ability to develop and maintain your money advice expertise and uphold the high standards to which the IMA is committed.

Accredited members can count a range of activities towards maintaining their accredited status, including:

- Attending formal training courses
- Participating in informal training
- Writing and delivering training
- Completing eLearning
- Attending Money Advice Group meetings
- Joining or watching webinars
- Reading Quarterly Account and other industry publications

*subject to meeting the other requirements for membership.



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

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

All you'll need is your own room with enough chairs and tables to fit your group and any refreshments you wish to provide, plus 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.

You can approach other organisations or join up with partners, if you have remaining space available on your in-house booking.

A full list of courses available for in-house training is available on our website.

Why choose the IMA?

The IMA has delivered training since its inception and in-house training for over thirteen years, and our 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.



We liked how the training was informally formal; as in a lot of anecdotal examples instead of just reading from a handbook or PowerPoint.

Amber Perinelli, Citizens Advice Leeds



We are in the process of changing our debt advice delivery so the information received in the training will help to shape what the process needs to look like.

Viki Phillips, Citizens Advice Torridge, North Mid and West Devon



Training for Trainers (2 day course)

Manchester, 21 & 28 October

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

This course is not money advice specific, and could be your first step on the pathway to becoming an IMA trainer.



Having being involved in the advice sector since 1985 I can say, with a degree of certainty, that the field of money advice is constantly changing.

Being a IMA trainer has helped immensely. Knowledge gleaned during researching and writing new courses coupled with preparation for presenting courses, and dealing with questions which arise during training, have 'sharpened' my (theoretical) knowledge way, way beyond what I could expect to learn purely from casework practice alone.

Mark Newbury, IMA Trainer

For more details, please see page 16.

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,
- describe how to 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: 11 October, York

14 January, Bristol



An extremely interesting course – The tutor was very knowledgeable and made time for any questions/queries.

Sue Greenwood, Sherwood & Newark 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: 20 January, Nottingham

16 March, Cardiff

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,
- explain how to 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: 24 January, Leeds
30 March, London

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: 5 November, Plymouth
7 February, Nottingham



A very well presented and informative course. Essential training for intermediaries.

Dave Harris, Sandwell CAB: DRO Practice and Procedures

DRO Law and Theory

Updated for 2019

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: 6 November, Birmingham

26 February, Cardiff

20 March, London

DRO Practice and Procedures

Updated for 2019

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 Wiseradviser'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: 22 October, Cardiff

6 December, Newcastle

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: 22 November, Manchester

23 January, Cambridge

High Cost Credit

Previously titled 'Sub Prime Lending', this course has been newly updated to reflect the changing landscape of UK credit services.

Course outline

The aim of the day is to raise awareness of the extent of high cost credit in the UK: what high cost credit is, who uses the services and why it is embedded in UK lending and borrowing culture.

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:

- explain what high cost credit is,
- identify what the ultimate creditor sanctions are,
- recognise what options are open to clients unable to pay a high cost credit account, and
- outline what action can be taken by the client.

Level: All

CPD: 4.5 hours

Dates: 11 December, London

5 February, Leeds



Very informative - lots of useful information that will be applied to ongoing casework.

**Suzi Trillo, Middlesbrough CAB:
FCA Compliance and Quality of
Advice**

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,

Level: Caseworker / Specialist

CPD: 4.5 hours

Dates: 31 January, Birmingham
18 March, Manchester



I was expecting the training to be procedure only, but it was actually a lot more thought provoking and wide-ranging.

Michael Agboh-Davison, Bradford CAB: High Court Enforcement

Money Advice Legal Update 2019

Updated for Autumn 2019

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.

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: 8 October, Leeds

16 October, Portsmouth

22 October, Norwich

12 November, Newcastle

20 November, Bristol

Mortgage Possession Proceedings: Preventing Homelessness

Updated for Autumn 2019

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.

Who should attend?

This course is for experienced advisers looking to improve their awareness of issues relating to mortgages.

Learning objectives

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

- identify the rights of mortgagee and mortgagor,
- recognise the different types of mortgages,
- explain to clients the options for dealing with arrears,
- describe the assistance available from DWP,
- explain what assistance is available from the Local Authority's Homeless Department.

Level: Specialist

CPD: 4.5 hours

Dates: 25 October, Newcastle



For a subject that can be complex and heavy in nature this was a very informative and well presented course from an extremely knowledgeable facilitator.

Chris Bone, Sunderland CAB: Rent Possession Proceedings

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: 13 November, Manchester

19 February, Birmingham

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: 8 October, Bristol

9 December, Sheffield

9 March, Birmingham

Suicide and Debt

Course outline

With advisers reporting an increase in numbers of clients with suicidal thoughts, this course aims to support advisers to feel better equipped and more confident to offer support to clients.

Who should attend?

Advisers wanting to increase their confidence in dealing with clients presenting with suicidal thoughts.

Learning objectives

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

- describe your own attitude to suicide and how this may impact on work with suicidal clients,
- recognise when clients are having suicidal thoughts, and explain how to respond,
- discuss client confidentiality issues around suicide,
- identify agencies that clients can be signposted to for help,
- recognise the importance of self-care and develop an action plan for your own self-care.

Level: All

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

Dates: 3 December, Liverpool

28 January, Newcastle

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: 21 & 28 October, Manchester

Understanding and Managing Stress at Work

Course outline

This is a practical one-day course, ideal for practitioners at all levels who wish to better understand the stress response and how this affects us at work. Working together, we will explore a range of stress-management strategies and practise diverse techniques for developing personal resilience at work.

Who should attend?

This course is relevant to advisers of all levels.

Learning objectives

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

- define stress and describe how it manifests in the brain, mind and body,
- recognise how stress might manifest in the work environment,
- practise a range of strategies for dealing with stress,
- develop an approach for personal resilience at work.

Level: All

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

Dates: 3 February, Birmingham

Universal Credit: The Tricky Bits

Updated for Autumn 2019

Course outline

This course looks at significant characteristics of universal credit and the implications for clients. It does not provide a comprehensive overview, but focuses on key differences and problem areas.

Who should attend?

The course is suitable for those with a working knowledge of welfare benefits and basic understanding 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: 6 March, Liverpool

Using the FCA Handbook

Course outline

This course will consolidate familiarity with the Financial Conduct Authority (FCA) handbook and explore its practical application to client advantage in debt cases.

Who should attend?

Anyone who works with clients with debt.

Learning objectives

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

- describe the structure of the FCA Handbook,
- identify key provisions of the FCA Handbook in relation to consumer credit cases with particular reference to the Consumer Credit Sourcebook (CONC),
- explain the interaction between the FCA Handbook and the Financial Services and Markets Act 2000 and how this can be used in court proceedings in debt cases,
- explain how the above can be applied to best advantage in debt cases and the appropriate tactics for doing so.

Level: Specialist

CPD: 4.5 hours

Dates: 17 February, Liverpool

Vulnerability, Mental Health and Debt

Course outline

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

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: 27 January, Manchester

24 March, Newcastle

Working with Deficit Budgets

Previously titled '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: 26 November, Leeds

3 December, Bristol



Excellent course, full of useful information which can really easily be put into action.

Janet Meikle, Broadacres Housing Association: Vulnerability, Mental Health and Debt



IMA members who book onto one of the eligible one-day courses will only be charged £60 instead of the usual £110 fee.

This funding support is only available to IMA members who are not eligible for a free training place as a Money and Pensions Service (MaPS) funded adviser. It applies to new bookings for IMA training courses running on this programme.

If you are a MaPS-funded adviser, please see our website about free training available.

Subsidised places are extremely limited and only for non-MaPS-funded IMA members. Places will be allocated on a first-come, first-served basis, with only one place per adviser allowed.

Training for Trainers

As part of the IMA Subsidy, we are offering a limited number of places on our two-day Training for Trainers course at the reduced rate of £110.

Help your client to obtain a Debt Relief Order



As a competent authority, the IMA approves intermediaries, the only advisers legally allowed to apply for DROs on behalf of clients in debt.

Become an IMA DRO approved intermediary and:

- improve client outcomes by offering this important debt solution
- extend your range of services to increase funding opportunities for your organisation
- enhance your own skills and career prospects



Being a DRO intermediary through the IMA has expanded my skills and knowledge as an adviser and enabled me to offer a full range of debt solutions directly to our clients.

Dean Stockwell MIMA (Cert), Blackpool Council Advice Team

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 MaPS-accredited training courses, as they are workplace authenticated, so this training will not count as MaPS-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 Discounts

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 will qualify for a 10% reduction.



I have attended two IMA courses; both have been extremely beneficial.

Karen Eves, Manchester CAB

Further Information

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. MaPS-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.

Challenging Discrimination

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.

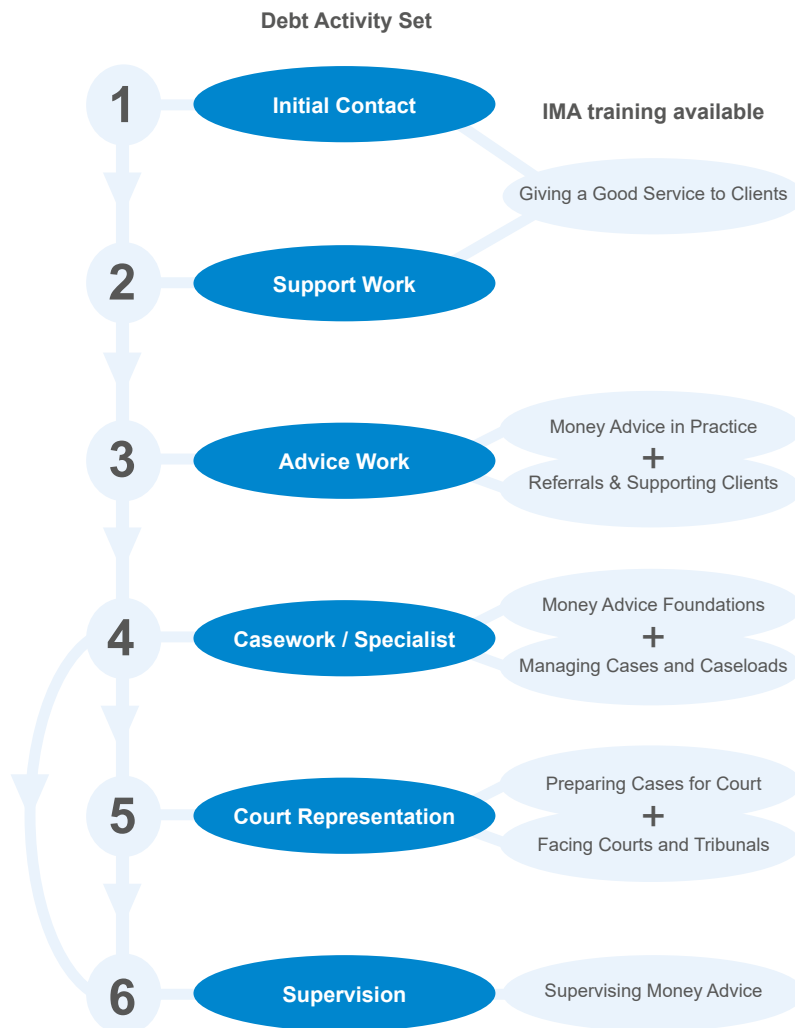


The Money and Pension Service (formerly Money Advice Service) Individual Quality Framework breaks down debt advice work into 6 groups of skills and experience called Debt Activity Sets. Our accredited training pathways have been endorsed by MaPS as covering these activity sets.

IMA training is 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 MaPS-accredited standard, you'll need to demonstrate accredited training during your audits.





As 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 MaPS 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.

Accredited training that does not appear in this brochure

We offer a variety of MaPS-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. 7 and p. 20 for more details.

Supervising Money Advice

Course outline

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.

Who should attend?

The course is designed for anyone new to a supervision role.

Learning objectives

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,
- explain 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 MaPS Quality Framework. See p. 22 for full details.

CPD: 4.5 hours

Dates: 27 November, London

2019 Dates	Venues	Courses
8 October	Leeds	Money Advice Legal Update
8 October	Bristol	Square Peg Debts
11 October	York	Bankruptcy: The Tricky Bits
16 October	Portsmouth	Money Advice Legal Update
21+28 October	Manchester	Training for Trainers
22 October	Cardiff	DRO Practice and Procedures
22 October	Norwich	Money Advice Legal Update
25 October	Newcastle	Mortgage Possession Proceedings
5 November	Plymouth	Coping with Council Tax
6 November	Birmingham	DRO Law and Theory
12 November	Newcastle	Money Advice Legal Update
13 November	Manchester	Rent Possession Proceedings
20 November	Bristol	Money Advice Legal Update
22 November	Manchester	FCA Compliance and Quality of Advice
26 November	Leeds	Working with Deficit Budgets
27 November	London	Supervising Money Advice
3 December	Bristol	Working with Deficit Budgets
3 December	Liverpool	Suicide and Debt
6 December	Newcastle	DRO Practice and Procedures
9 December	Sheffield	Square Peg Debts
11 December	London	High Cost Credit

IMA Training Calendar



2020 Dates	Venues	Courses
14 January	Bristol	Bankruptcy: The Tricky Bits
20 January	Nottingham	Challenging Interests and Charges
23 January	Cambridge	FCA Compliance and Quality of Advice
24 January	Leeds	Charging Orders
27 January	Manchester	Vulnerability, Mental Health and Debt
28 January	Newcastle	Suicide and Debt
31 January	Birmingham	High Court Enforcement
3 February	Birmingham	Understanding and Managing Stress at Work
5 February	Leeds	High Cost Credit
7 February	Nottingham	Coping with Council Tax
17 February	Liverpool	Using the FCA Handbook
19 February	Birmingham	Rent Possession Proceedings
26 February	Cardiff	DRO Law and Theory
6 March	Liverpool	Universal Credit: The Tricky Bits
9 March	Birmingham	Square Peg Debts
16 March	Cardiff	Challenging Interests and Charges
18 March	Manchester	High Court Enforcement
20 March	London	DRO Law and Theory
24 March	Newcastle	Vulnerability, Mental Health and Debt
30 March	London	Charging Orders

The IMA training programme is regularly updated throughout the year, please check our website for any new courses.

How to Book and Costs

How to book

- Complete the booking form on p. 27 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. 20 for details.
- All of the IMA training courses can also be booked online at: www.tinyurl.com/IMABooking

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:

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



**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