



wiseradviser

training and support for money advisers

wiseradviser money advice training

January-December 2007

Northern Ireland



Introduction

to wiseradviser

wiseradviser is the brand name of training and support services provided by the Money Advice Trust (MAT) and partner agencies.

MAT is a UK charity formed in 1991 to increase the quality and availability of free, independent money advice to people with debt problems. It works with its partners to make sure people with debt problems have access to the money advice they need.

Clear quality standards have been developed at generalist, skilled and specialist level which are shared and supported by all the agencies involved.

Northern Ireland

Advice NI and Citizens Advice are responsible for the development and delivery of wiseradviser programmes in Northern Ireland. We recognise the increasing need for money advice and aim to ensure that advisers have the capacity and ability to provide accessible, high quality, effective services to people experiencing debt problems.

wiseradviser courses in Northern Ireland are free to staff and members of the following organisations:*

- Advice NI
- Consumer Credit Counselling Service (CCCS)
- Citizens Advice

* except where there is an administration charge of £30 for OCNNI accredited courses.

The wiseradviser training programme in Northern Ireland, in October, received a regional award at the 2006 National Training Award competition. This award recognises the outstanding achievement and success through training and development and demonstrates how effective wiseradviser training is.

We are grateful to Ulster Bank for their generous support.

About wiseradviser courses

- Maximum of 15 trainees per course to ensure the best learning environment
- Expert teaching from leading tutors in their field
- Excellent printed course notes and materials
- Attendance certificates
- Lunch provided
- One or two- day courses, generally run between 9.30am and 4pm at selected venues throughout NI
- OCNNI accreditation for specific courses
- Online resources and ‘community’ to support your learning
- Supported by Further Professional Development
- Provide underpinning knowledge for the NVQ in Advice and Guidance

Full course details are available online at wiseradviser.org

Bespoke training

Our tutors can deliver training courses in-house at a time convenient to you. We can also develop alternative training to suit your organisational needs.

For further information contact:

Joanne McCoy

Advice NI Money Advice Co-ordinator

Telephone: 028 90645919

Email: joanne@adviceni.net



wiseradviser
northern ireland homepage

“ The tutor was very good at delivering the course and obviously had a vast wealth of knowledge that made it interesting and relevant.”

Quality Money Advice course

**Money
Advice
Trust**

wiseradviser

delivery, support and levels

wiseradviser.org

wiseradviser training in Northern Ireland is delivered through **face-to-face** courses which are classroom based and led by tutors. The training methods used include discussions, group exercises, tactics, strategies and case studies.

Support is provided through the wiseradviser website **wiseradviser.org**. The site offers articles and materials that are available to download but that's not all – an online community of discussion forums ensure that learning and study remains as interactive as possible.

Registering to use wiseradviser.org is easy

- Using the internet, go to **wiseradviser.org**
- Click **login** (top right)
- **Click here** where it says 'To register click here'
- Select the relevant MAT partner agency (Advice NI, Citizens Advice or Consumer Credit Counselling Services)
- Click **continue**

- Complete your personal and login details and your security question
- Click **submit** to send your application to MAT for approval

Once your registration has been approved, you can make full use of the site and apply for wiseradviser courses.

Registered users have access to News Items, Discussion Forums, an E-learning and Resource Library (e-learning is currently not available for Northern Ireland, but will be developed at a later stage), Job Advertisements, Job Information and a Calendar of Events. Your input is encouraged and you can contribute to most of these areas by posting jobs, events and areas for discussion for free.

Further Professional Development workshops will be held throughout the year to consolidate learning and experience gained from undertaking wiseradviser training.

“Extremely pleasant tutor who took time to answer all student questions.” Debts and Courts in NI course

Face-to-Face courses consist of three skill levels:

Generalist level training is the entry level which will help advisers to understand the basic principles of money advice and deal with straightforward cases where the only real issue is the rate of payment made by the client. Advisers will also be able to recognise when referral to a skilled adviser is needed.

Skilled level training is the intermediate level and will help advisers to deal satisfactorily with the majority of debt problems encountered, namely undisputed and undefended cases. Advisers will have a working knowledge of the law, courts and enforcement system relating to money advice. Skilled workers will also be expected to act as a support to 'generalist' money advisers. Training courses, which are described as 'skilled', are primarily aimed at developing the skills and knowledge of 'generalist' money advisers.

Specialist level training is the highest level and will help advisers deal with more complex cases. Advisers will gain (and will be expected to maintain) an up-to-date and thorough knowledge and

understanding of the case law, legislation, codes of practice etc, relevant to money advice, thus enabling them to advise and assist in disputes. They will also be expected to act as a resource to others, helping them to develop their money advice skills. They will be able to identify when referral, possibly to an external source of information, such as a legal professional, is appropriate. Training courses, which are described as 'specialist', are primarily aimed at developing the skills and knowledge of 'skilled' money advisers. We are currently looking at the development of specialist training and hope to be able to circulate details of courses later in the year.

Further Professional Development training is provided at all skill levels to respond to gaps in the current wiseradviser provision, changes in legislation and the additional needs of advisers. We hope to advertise these sessions later in the year.

“ Superb course, lively, interactive and motivating.” Dealing with Codes of Practice and Utilities course

Course	Course Description
■ Budgeting	This aim of this course is to provide a comprehensive understanding of the factors relating to household income and expenditure over the life course, and to equip course participants with the skills and awareness required to advise on drawing up household budgets.
■ Introduction to Dealing with Debt	This course which is accredited by OCNNI at Level 2 will help you understand the basic principles of money advice, explore the nature and extent of a debt problem and how to check your clients liability.
■ An Overview of the Consumer Credit Act	This course will provide you with an understanding of the rights and obligations of creditors and debtors under the Consumer Credit Act.
■ Good Practice Dealing with Debt Cases	This course will provide you with a framework consisting of standards, systems and practices to enable you to provide a quality money advice service.
■ Strategies	This course will help you to work with your client to develop and implement a strategy for dealing with their debts.
■ Negotiation Skills	This course is designed to provide you with tips and tactics to enable a successful outcome to negotiating with creditors and other key persons dealing with debt.
■ Introduction to Dealing with Debt	This course which is accredited by OCNNI at Level 2 will help you understand the basic principles of money advice, explore the nature and extent of a debt problem and how to check your clients liability.
■ Dealing with Rent Arrears	This course will enable you to deal with all types of rent arrears and identify options for those facing eviction due to rent arrears.
■ Dealing with Mortgage Arrears	This course will enable you to identify the main options for dealing with mortgage arrears prior to possession action being taken by lenders.
■ Debt and Mental Health	This course will enable you to identify and understand the issues that arise in relation to debt and mental health and how best to progress with these.
■ Codes of Practice & Utilities	This course will enable you to advise your client on their rights and responsibilities under the relevant utilities legislation.
■ Debts and Courts in NI	This course which is accredited by OCNNI at Level 3 will help you understand the structure and jurisdiction of courts in NI and the procedures involved in debt cases.
■ Introduction to Insolvency	This course will enable you to identify when bankruptcy and Individual Voluntary Arrangements are an appropriate option and explain the consequences to your client.

Ref No	Location	Date of course
B01	Belfast	20th February
BD02	Derry	21st February
DWD11	Belfast	6th & 13th February
DWD12	Derry	8th & 15th February
CCA03	Belfast	13th March
CCA04	Derry	14th March
QMA04	Belfast	25th & 26th April
ST01	Belfast	10th & 11th May
NGS02	Belfast	12th June
NGS03	Derry	13th June
DWD13	Belfast	14th & 21st June
DWD14	Derry	21st & 28th June
DRA03	Belfast	8th August
DMA04	Belfast	21st August
DMH01	Belfast	13th September
DMH02	Derry	20th September
CPU03	Derry	17th & 24th September
CPU04	Belfast	18 & 25th September
DCNI05	Belfast	4th & 11th October
DCNI06	Derry	11th & 18th October
IN01	Belfast	6th November
IN02	Derry	8th November

wiseradviser

registration and course applications

On-line Booking

To apply for a course on-line you must be registered on wiseradviser.org

Once you are notified of approval of your registration you can proceed to apply for a place on a wiseradviser course.

It is important that you meet the entry requirements before applying for a course.



typical discussion forum

Applying for a course

- Go to wiseradviser.org
- Go to the homepage and log in
- Click on **Northern Ireland**
- Click on the **training info**
- Choose the level of training from the drop down box
- From the list of available courses, choose the one you wish to apply for
- You can now check the course entry requirements, view full programme details and any pre-course reading
- Click on **download the application form – complete the application form and submit to Advice NI**
- Ensure you tick the box to state that you meet the entry requirements, then click **proceed**
- Ensure you enter the reference code of the course and click **apply**
- Confirm the details and special requirements then **submit** your application to Joanne McCoy at Advice NI by post or fax

“ The ability to constantly update and gain the necessary skills through doing the wiseradviser courses have proved invaluable to me – Excellent.”

Presbyterian Orphans and Children’s Society Mar 05, Introduction to Dealing with Debt course

Alternatively copy and complete the booking form on page 10 and submit to Advice NI.

Submitted applications will receive confirmation within a few working days.

Application policy

- Applications are taken on a “first come, first served” basis. As the courses are very popular we advise you to apply as quickly as possible
- We regret that we are unable to take applications over the telephone or by email
- If the course is already full when we receive your application, we will place you on a reserve list in case of cancellations. You will be contacted if a space becomes available.
- Due to limited availability on each course, there is a maximum of two places per partner agency/organisation
- **Closing date** for booking is two weeks prior to course commencement

Cancellation and non-attendance policy

All course places are provided free for staff and members of the listed partners (see inside front cover). To maximise those places and to deter late cancellation and non-attendance without notification, Advice NI’s policy is to issue invoices automatically at the rate of £35 per place, per course, where cancellations (that cannot be filled from a reserve list) are notified less than five working days before the course without a good reason and in all cases of non-attendance without notification.

To avoid this charge, please cancel your place at least five days in advance as this gives us more time to offer the place to a reserve. If this is not possible due to last minute circumstances (i.e. illness or caring responsibilities), please telephone us on 028 90645919.

Advice NI reserves the right to cancel courses if they cannot be run for any reason (e.g in the event of low take-up).

“Very clear and concise teaching.”

Dealing with Rent Arrears course

booking form

Please photocopy this form and post or fax it to Advice NI. Please use a separate copy for each course.

Course Title

Trainee Name	Course Ref No.	Date of Course	Location
1. Mr/Ms/Mrs			
2. Mr/Ms/Mrs			
Reserve Trainee Name			
1. Mr/Ms/Mrs			
2. Mr/Ms/Mrs			

Organisation

Address

Direct Tel

Home/Mobile*

Fax

Please tick box if your address has changed within the last six months

Email address

Please tick box if you do not want to be contacted about wiseradviser training by email

Please give details of any specific requirements eg hearing loop, enlarged print etc

Please give details of any special dietary requirements

Pre-Entry Requirements:

I have read the pre-entry requirements and agree that I meet these requirements

* Will only use in case of cancellation of course.

Signed

(applicant)

Signed

(manager)

“ I am able to provide a strategy to our debtors to enable them to budget more appropriately to their circumstances and repay their debts without causing any further hardship.”

Waterside Credit Union, Introduction to Dealing with Debt course

“ The course was essential in so far that it educated us as general advisers to the fastest growing problem facing society and how to deal professionally with it.”

Rosemount Resource Centre, Introduction to Dealing with Debt course

“ We see a significant improvement in the performance of staff that attended the ‘wiseradviser’ Introduction to Debt course. This generalist level course has most certainly improved staff performance and as a result the Limavady community have and are benefiting from a quality money advice service. This introductory course includes advice on budgeting and as a result we have been able to offer a money advice education service to young people and other individuals across the Borough.”

LCDI Advice Services Co-ordinator, Introduction to Dealing with Debt course

“ The Advice NI/wiseradviser Money Advice training has been crucial to the development of Gingerbread NI’s Money Advice service for lone parents – it has extended the knowledge of our staff and allowed us to provide an enhanced and quality guaranteed service to vulnerable families.”

Advice Manager, Gingerbread, Introduction to Dealing with Debt course

Advice NI
1 Rushfield Avenue
Belfast BT7 3FP
tel: 028 9064 5919
fax: 028 9049 2313
email: joanne@adviceni.net
wiseradviser.org

Design: www.hrsgraphics.com

**Money
Advice
Trust**



Inland Revenue number XR16104

Supported by



A Money Advice Trust initiative with Advice NI. Money Advice Trust Registered Charity Number 1099506.
A company limited by guarantee. Registered in England and Wales Number 4741583.