



wiseradviser

training and support for money advisers

wiseradviser money advice training

January-December 2008

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 working in partnership to develop and deliver wiseradviser programmes in Northern Ireland. Together 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
- Citizens Advice Northern Ireland
- Consumer Credit Counselling Service (CCCS).

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

For further details on OCNNI (Open College Network Northern Ireland) and progression routes please see their website at www.ocnni.org.uk

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
- Courses registered with the Law Society of Northern Ireland
- OCNNI accreditation for specific courses
- Expert teaching from leading tutors in their field
- Excellent printed course notes and materials
- Online resources and ‘community’ to support your learning
- Peer and tutor support on the wiseradviser discussion forums
- Provide underpinning knowledge for the NVQ in Advice and Guidance
- Supported by Further Professional Development
- Attendance certificates
- Lunch provided
- One or two day courses, generally run between 9.30am and 4pm at selected venues throughout Northern Ireland.

Full course details are available online at www.wiseradviser.org

Bespoke training

Our tutors can deliver training courses in-house to provide training 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



“Very enjoyable and informative course, well presented and organised.” Introduction to Dealing with Debt
82% of attendees said the course was excellent

**Money
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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 and strategies and case studies.

Peer and tutor support is provided through the discussion forums and other resources available on the wiseradviser website www.wiseradviser.org. The online community of discussion forums ensure that learning and study remains as interactive as possible.

Registering to use wiseradviser.org is easy



wiseradviser northern ireland homepage

- Using the internet, go to www.wiseradviser.org
- Click **Login** (top right under tutor login)
- Click where it says **To register click here**

- Select the relevant MAT partner agency (Advice NI, Citizens Advice Northern Ireland or Consumer Credit Counselling Service)
- 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.



typical discussion forum

Registered users have access to News items, Discussion forums, an E-learning and Resource Library (no e-learning is currently available for Northern Ireland), 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.

“Excellent course and delivery, 10 out of 10.” Dealing with Mortgage Arrears
100% said course was excellent

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.

A full copy of the Money Advice Standards for Northern Ireland is available under the resources section of the wiseradviser website at www.wiseradviser.org. Alternatively you can access a copy by contacting Joanne McCoy on 028 90645919.

Further Professional Development

We aim to develop further training workshops in 2008 at all skill levels to respond to gaps in the current wiseradviser provision, changes in legislation and the additional needs of advisers. These workshops may include Banking Code of Practice, Budgeting, and Debt and Mental Health. If you are interested in attending any of these workshops or have suggestions for other workshops, please contact Joanne on 028 90645919 or email joanne@adviceni.net.

“ Tutor knowledge is the main benefit of coming on the course – breadth of knowledge is invaluable to new money advisers.” Strategies

77% said course was excellent

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Course	Course Description
Introduction to Dealing with Debt	This course which is accredited by OCNNI at Level 2 will help you understand the principles of money advice, explore the nature and extent of a debt problem and check your clients' liability.
Lay Advocacy	This course will identify the key skills used in effective advocacy in a formal court setting. It is designed to enhance the skills of advisers representing debtors in proceedings.
Good Practice Dealing with Debt Cases	This course will provide you with a framework consisting of standards, best practices to enable you to provide a quality money advice service.
Limitations of Actions	This course will outline the provisions of the Limitations (NI) Order, explain how to pursue limitation issues with creditors and enable them to use statute of limitations in support of limitation arguments.
Introduction to Dealing with Debt	This course which is accredited by OCNNI at Level 2 will help you understand the principles of money advice, explore the nature and extent of a debt problem and check your clients' liability.
Dealing with Codes of Practice and Utilities	This course which is accredited by OCNNI at Level 3 will enable you to advise your clients on their rights and responsibilities under the relevant utility codes of practice.
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 involved with debt.
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.
Mortgage Possession	This course will equip money advisers with the skills and knowledge of the process that they can take to stay an order for eviction. It will outline the mortgage possession process and the steps that can be taken to avoid court action.
Dealing with Rent Arrears	This course will enable you to deal with all types of rent arrears and identify 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.
Strategies	This course will help you to work with your client to develop and implement strategies for dealing with their debts.
Introduction to Dealing with Debt	This course which is accredited by OCNNI at Level 2 will help you understand the principles of money advice, explore the nature and extent of a debt problem and check your clients' liability.
Debts and Courts in NI	This course accredited by OCNNI at Level 3 will help you understand the jurisdiction of courts in Northern Ireland and the procedures involved in debt recovery.
Individual Voluntary Arrangements	This course will provide trainees with the ability to identify when an Individual Voluntary Arrangement (IVA) is appropriate. It will explain the IVA procedures and how to make appropriate referrals to Insolvency Practitioners.
Introduction to Bankruptcy	This course will give a basic step by step overview to bankruptcy legislation in Ireland and trainees will be able to identify when a bankruptcy is appropriate.
Court Action for Enforcement of Judgements Office	This course will equip money advisers with a knowledge of the jurisdiction of the Court Action for Enforcement of Judgements Office in debt cases, enabling the adviser to track the life history of a debt from 'action' to enforcement.
Advanced Consumer Credit Act	This course will examine aspects of the Consumer Credit Act legislation including relationship provisions and Bills of Sale.

	Ref No	Location	Dates
Understand the basic problem and how to	DWD15	Belfast	17th & 24th January
	DWD16	Derry	18th & 25th January
Formal legal advice about clients in legal	LA01	Belfast	27th February
	LA02	Derry	28th February
Financial systems and	QMA05	Belfast	11th & 12th March
Help advisers to understand case law	LTA01	Belfast	19th March
	LTA02	Derry	20th March
Understand the basic problem and how to	DWD 17	Belfast	22nd & 29th April
How to advise clients on new legislation.	CPU05	Belfast	7th & 14th May
How to achieve a successful outcome with debt.	NGS04	Belfast	29th May
Legal obligations of	CCA05	Belfast	10th & 11th June
Understanding the action to manage repossession	MP01	Belfast	18th & 25th June
Identify options for	DRA04	Belfast	6th August
Dealing with mortgage arrears	DMA05	Belfast	27th August
Implement a strategy	ST02	Belfast	18th September
Understand the basic problem and how to	DWD18	Derry	1st & 8th October
Understanding the structure and outcomes in debt cases.	DCN107	Belfast	14th & 21st October
	DCN108	Derry	15th & 22nd October
Individual Voluntary Arrangements enable you to	IVA05	Derry	23rd October
Insolvency legislation in Northern Ireland appropriate.	ITB05	Belfast	30th October
Jurisdiction of the courts and the 'letter before action'	CAEJ01	Belfast	11th & 18th November
	CAEJ02	Derry	13th & 20th November
Consumer Credit Act in relation to unfair terms	ACCA01	Belfast	25th November
	ACCA02	Derry	26th November

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registration and course applications

On-line Booking

To apply for a course on-line you must be registered on www.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. The **pre-entry requirements** for all courses can be accessed via the training section on the wiseradviser website.

Applying for a course

- Go to www.wiseradviser.org
- Go to the homepage and log in
- Click on **Northern Ireland**
- Click on the **Training Tab**
- 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 **Apply for a place and download the application form**
- Tick the box to state that you meet the entry requirements
- Confirm the details and special requirements then **Submit** your application to Advice NI.

“ One of the best courses I have ever attended from the point of view of content, relevancy, clarity and benefit to the work I do.”

Good Practice Dealing with Debt Cases

77% said course was excellent

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. Please note the closing date and contact us if this has passed to see if we can offer you a place.
- 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
- Submitted applications will receive confirmation within a few working days.

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, it is policy 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.

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

“ Tutor was excellent and explained things clearly. The visit to the courts was very useful to show how the courts work.”

Debts and Courts in Northern Ireland

70% said course was excellent

booking form

Please photocopy this form and post or fax it to Advice NI, 1 Rushfield Avenue, Belfast BT7 3FP. 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

Pre Entry Requirements can be accessed under course details on the training section of www.wiseradviser.org

* Will only use in case of cancellation of course.

Signed

(applicant)

Signed

(manager)

“ In the past year East Belfast Independent Advice Centre has benefited from a range of money advice training courses through the wiseradviser programme. The courses have offered a wide breadth of subject matter relevant to our clients needs. We were impressed by the knowledge and expertise of the tutors and as a result of the training our capacity to provide quality money advice has increased.”

East Belfast Independent Advice Centre

“ The wiseradviser money advice training has been an excellent tool in helping and developing our knowledge in delivering an effective debt advice service to clients.”

Craigavon Citizens Advice Bureau

“ Having attended several wiseradviser training courses throughout the year, I have found the courses to be of enormous benefit. The training has been of an extremely high standard, relevant and delivered in a relaxed environment. I feel it has been time well spent.”

Christian Debt Advice Centre

“ The wiseradviser money advice training has been an outstanding resource available to all advisers. The courses provide an in depth knowledge of the issues surrounding debt. It builds on advisers development of knowledge and skills and thus allows us to maximise our level of service.”

Suffolk and Andersontown Citizens Advice Bureau

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