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money advice training

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Northern Ireland



Inland Revenue number XR16104



Introduction

to wiseradviser

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

The overall standard of money advice is extremely high and the Money Advice Trust and its partners are proud of the partnership working that helps people to provide quality advice. We are delighted to be able to continue to support the ongoing development of advisers through the wiseradviser blend of courses. So read on to see how our training can benefit you...

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 

* However for accredited courses there is a £30 Open College Network Northern Ireland (OCNNI) administration charge.

OCNNI is licensed by the National Open College Network (NOCN) and offer nationally recognised, flexible, credit-based qualifications which conform to the criteria set out by the Regulatory Authorities. Advice NI is an approved OCN centre and recognises the value of OCN accreditation. For further details on OCNNI and progression routes please see www.ocnni.org.uk

Useful facts 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, delivered at selected venues throughout Northern Ireland
- E-learning modules are available to enhance your learning experience

Full course details are available online at www.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

We are grateful to Ulster Bank for their generous support.

Debts & Courts in Northern Ireland Course
100% of participants said the course was excellent.

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delivery, support and levels

wiseradviser courses are now being offered through different methods of delivery, this is called blended learning which incorporates face-to-face courses, e-learning and individual study.

Face-to-face courses are classroom based, lead by tutors and will continue to include discussions, group exercises, tactics and strategies and case studies.

Face-to-face courses consist of three 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.

E-learning enables trainees to study at work, at home or wherever they have access to an internet connected computer, at any time. E-Learning is interactive with text and pictures, exercises and assignments and trainee progress is recorded on a learning management system so that reports can be provided.

An accredited Introduction to Dealing with Debt course will shortly be available as an e-learning course in 2009. For further details please contact joanne@adviceni.net

Individual study is supported on [wiseradviser.org](http://www.wiseradviser.org) by the articles and reference materials that are available to download. There is also an online community of discussion forums that ensures learning and study remains as interactive as possible. Peer and tutor support is provided through the discussion forums and other resources available on the wiseradviser website www.wiseradviser.org.

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@adviceni.net

Pre-entry requirements

Generalist level: There are no pre entry requirements for generalist level courses.

Skilled level: A pre entry requirement for skilled level courses is that participants must have completed the wiseradviser Generalist Level Introduction to Dealing with Debt Course or the Citizens Advice Adviser Training Programme.

Specialist level: Advisers are recommended to attend the specific skilled level courses before attending specialist level courses. These are available on the wiseradviser website www.wiseradviser.org. However in the absence of attendance on skilled level courses, advisers working at this level can still attend specialist level courses upon completion of a pre entry checklist. This will be sent to you by the Advice NI Money Advice Coordinator a couple of weeks before the course takes place. Managers are requested to complete the checklist to ensure that the level of the course is relevant to the person wishing to attend.

Introduction to Dealing with Debt Course

93% of participants said the course was excellent.

An Overview of the Consumer Credit Act Course

83% of participants said the course was excellent.

The remaining 17% of participants said the course was very good.

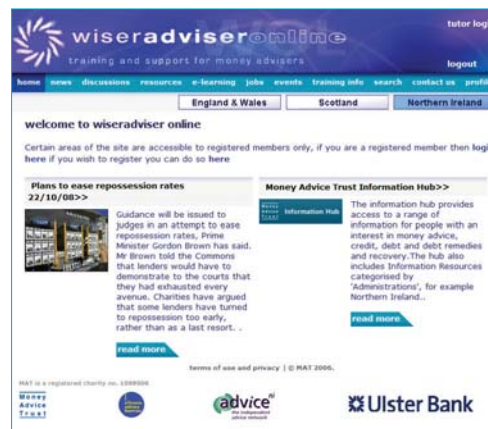
Course Title	Course Description	Ref No	Dates	Location
 Introduction to Dealing with Debt	This course which is accredited by OCNNI at level 2 will help you understand the basic principles of money advice, explore the nature and extent of a debt problem and how to check your client's liability.	DWD20	2nd & 9th February	Belfast
 Time Orders	This course identifies when a Time Order is appropriate. It looks in detail at the powers of the court to grant Time Orders, and the arguments to support the making of Time Orders.	TMDO01	4th & 5th February	Belfast
		TMD002	8th & 9th December	Belfast
 Good Practice Dealing with Debt	This course will provide you with a framework consisting of standards, systems and practices to enable you to provide a quality money advice service.	QMA06	26th & 27th February	Belfast
 Lay Advocacy	This course will identify the key skills used in effective advocacy in a formal setting. It is designed to enhance the skills of advisers representing debt clients in legal proceedings.	LA03	24th March	Belfast
 Limitations of Actions	This course will outline the provisions of the Limitations (NI) Order, equip advisers to pursue limitation issues with creditors and enable them to use statute and case law in support of limitation arguments.	LTA03	31st March	Belfast
 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.	NGS05	7th April	Belfast
 Advanced Consumer Credit Act	This course will examine aspects of the Consumer Credit Act legislation in relation to unfair relationship provisions and more technical related issues such as Bills of Sale.	ACCA03	15th April	Belfast
 Dealing with Codes of Practice & Utilities	This course which is accredited by OCNNI at level 3 will enable you to understand the basic principles of money advice, explore the nature and extent of a debt problem and how to check your clients' liability.	CPU06	23rd & 30th April	Belfast
 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.	CCA06	20th & 21st May	Belfast
 Strategies	This course will help you to work with your client to develop and implement a strategy for dealing with their debts.	ST03	9th & 10th June	Belfast
 Mortgage Possession	This course will equip money advisers with the skills and knowledge of the action that they can take to stay an order for eviction. It will outline the mortgage repossession process and the steps that can be taken to avoid court action.	MP02	18th & 25th June	Belfast
 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.	DRA05	6th August	Belfast
 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.	DMA06	20th August	Belfast
 How to complain to the Financial Ombudsman	This course will assist advisers to help people deal with financial complaints, including how to prevent and settle them.	CFO01	25th August	Belfast
 Introduction to Bankruptcy	This course will give a basic step by step overview to bankruptcy legislation in Northern Ireland and trainees will be able to identify when a bankruptcy is appropriate.	ITB06	17th Sept	Belfast
 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 enable you to make appropriate referrals to Insolvency Practitioners.	IVA06	29th September	Belfast
 Debts and Courts in Northern Ireland	This course accredited by OCNNI at Level 3 will help you understand the structure and jurisdiction of courts in Northern Ireland and the procedures involved in debt cases.	DCN109	13th & 20th October	Belfast
		DCN110	14th & 21st October	Derry
 Court Action for Enforcement of Judgements Office	This training course will equip money advisers with knowledge of the debt enforcement process in Northern Ireland and the role of the adviser when assisting clients.	CAEJ03	10th November	Belfast
 Business Debts	This course will enable advisers who are currently working at skilled level to advise clients in dealing with business debts when they have ceased trading and be able to make appropriate referrals for those who are still trading.	BD01	18th November	Belfast
 Banking law	This course will provide participants with an understanding of banking regulations in the UK enabling them to assist the adviser on their banking rights and entitlements.	BL01	26th November	Belfast

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using the website

Who can use the website?

The information on the website is predominantly for money advisers, or those giving free advice. To gain access to the website you need to work for, or have membership to one of MAT's partners so registering ensures we only allow members from the 'free advice sector'. Once your registration has been approved, you can make full use of the site.

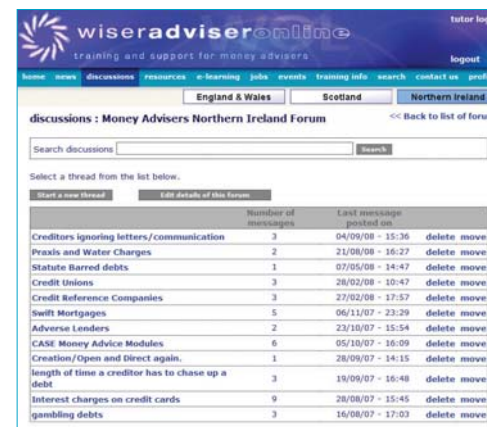


wiseradviser northern ireland homepage

What does wiseradviser offer?

- Money advice news from across the sector
- Information about wiseradviser training, standards and skill levels
- A library containing many articles and reference materials on money related subjects.
- Discussion forums on money advice related subjects

- Details of all training courses
- Wiseradviser also advertises jobs and events within the sector and will display these advertisements at no cost.



typical discussion forum

Registering to use wiseradviser.org is easy

- Using the internet, go to www.wiseradviser.org
- Click **Login** (top right)
- Click here where it says '**To register click here**'
- Select the relevant MAT partner agency (Advice NI, Northern Ireland Association of Citizens Advice Bureau 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

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registration and course applications

How to book

In order to ensure that the course you book for is the correct one for you please read the course details and entry requirements carefully.

In order to access specialist training you need to already be working at skilled level. Please do not book a series of courses ranging from generalist through to specialist level. It is intended that you will use knowledge and skills at skilled level before advancing to specialist level.

Please complete the booking form on the inside back cover, giving all the required information and return to Advice NI by post, email or fax.

When do I receive confirmation details for a course?

If you are allocated a place on a course, you will receive details of the course including times and locations two weeks before the date of the course. If you require information before that time please contact the Money Advice Coordinator at Advice NI.

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.

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)

Strategies Course

100% of participants said the course was excellent.

Limitation of Actions Course

85% of participants said the course was excellent.

The remaining 15% of participants said the course was very good.

booking form

Please photocopy this form and post, fax or email it to
Advice NI – detail on back cover.

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)

“ I am delighted to see how the training has evolved over recent years. As a money adviser I have attended the training and applied this knowledge and skills to my every day advice giving. The training now covers Generalist, Skilled and Specialist Levels and I look forward to participating at Specialist Level.”

Omagh Independent Advice Services

“ CCCS staff have attended several wiseradviser training courses throughout 2008. The content and wide range of courses available has proved invaluable to the development of all of the CCCS team. The training has added to the personal development of all our debt counsellors and has assisted us in the development of new debt services.”

Consumer Credit Counselling Service

“ In general I found wiseradviser training to be very useful. In particular the paperwork and supporting booklets are of a high standard. The support materials are very informative and clearly written. The Mortgage Possession course has proved to be particularly worthwhile for me.”

Newry Citizens Advice Bureaux