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www.adviceni.net
www.wiseradviser.org

Design: nrsgraphics.com

**Money
Advice
Trust**

A Money Advice Trust initiative with Advice NI.
Money Advice Trust Registered Charity Number 1099506.
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wiseradviser

quality learning and communications for money advisers

Money Advice Training Courses 2006

in partnership with





Introduction

Advice NI is a membership organisation that *“supports the development of a well resourced, innovative and professional advice sector capable of meeting the full range of information, advice and advocacy needs of individuals and communities throughout Northern Ireland.”*

Advice NI is committed to raising standards across the advice sector and to working in partnership to develop high quality training and support services for advisers in Northern Ireland. In recognition of the increasing demand for money advice services, Advice NI aims to ensure:

- that people with debt problems have access to free quality money advice services and
- that advisers have the capacity and ability to deal with debt problems.

Advice NI has developed a range of training courses that are targeted at advisers working at Generalist and Skilled levels in money advice. The courses are part of a UK wide training course strategy which is a joint collaboration between Advice NI and the Money Advice Trust (MAT).

MAT is a charity formed in 1991 to increase the quality and availability of free, independent money advice in the UK. MAT work in partnership with government, the private sector and the UK's leading money advice agencies to:

- increase the availability of money advice
- improve its quality
- improve the efficiency of its delivery.

For further information on MAT, visit www.moneyadvicetrust.org

wiseradviser courses in Northern Ireland are comprehensive, up-to-date, well explained and of the highest standard. They are free to members of the following agencies:

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

Managers are requested to ensure that the level and aims of the course are relevant to the person wishing to attend.

Advice NI would like to thank everyone who has contributed to the development and implementation of wiseradviser in Northern Ireland, particularly the Department of Enterprise, Trade and Investment in Northern Ireland (DETINI) and the Wiseradviser Operational Team.

For further information, contact Fiona Magee, Head of Training & Development at Advice NI

1 Rushfield Avenue
Belfast BT7 3FP

Tel: 028 9064 5919

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www.adviceni.net

Advice NI and MAT are grateful to DETINI and Ulster Bank for their generous support.

About wiseradviser training courses:

- Maximum of 15 trainees per course to ensure the optimum learning environment
- Intensive and comprehensive teaching from leading tutors
- Excellent course literature
- One or two day courses between 9.30am and 4.00pm
- Online resources to support your learning.

Trainees receive wiseradviser certificates on the completion of each course. Trainees completing the 'Introduction to Dealing with Debt' Course can receive Open College Network Northern Ireland (OCNNI) accreditation at Level 2. Completion of wiseradviser training provides the underpinning knowledge for the NVQ's in Advice and Guidance offered by Advice NI. Advice NI will offer Continuing Professional Development (CPD) throughout the year.

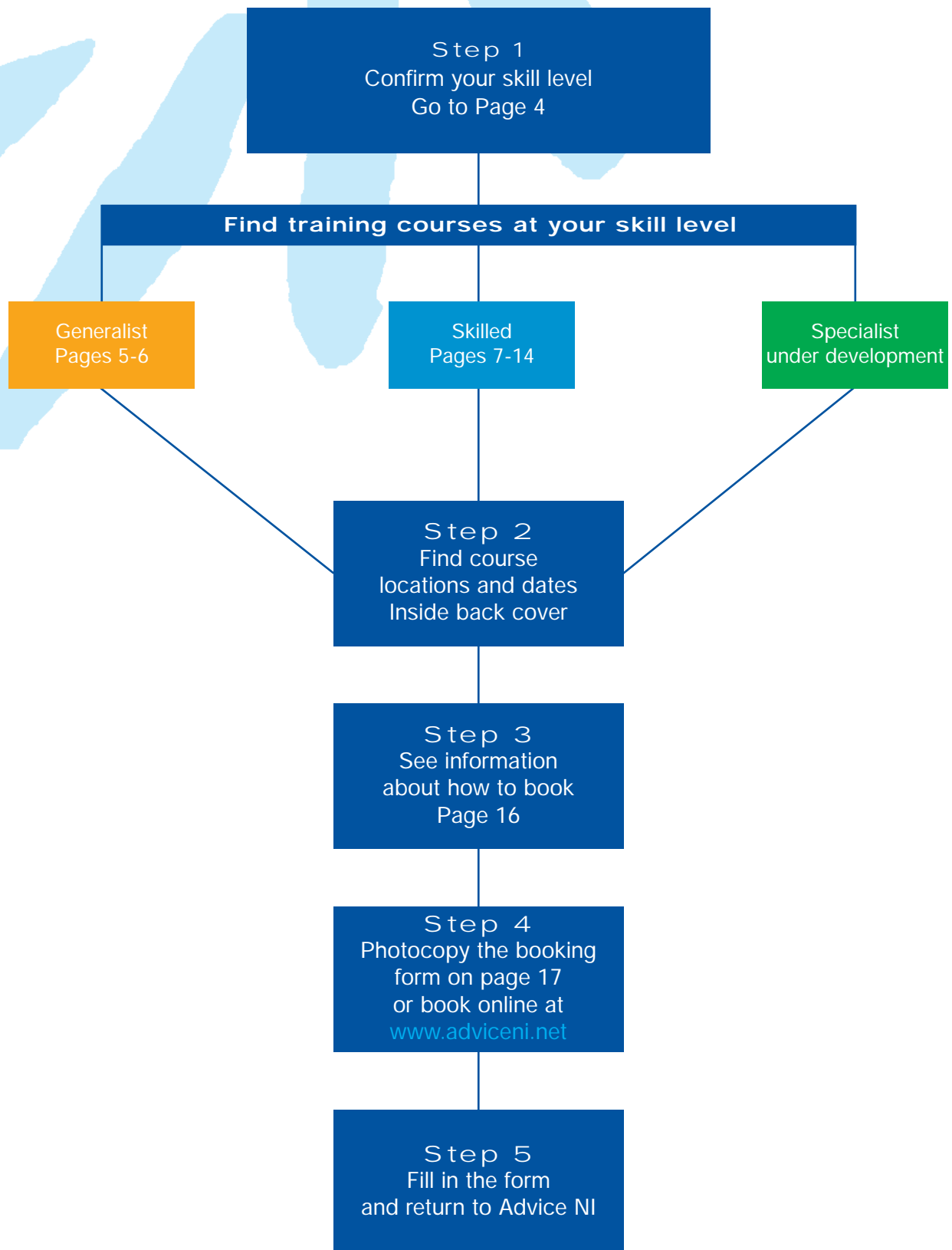
In-house training

We can arrange for any of our training courses to be carried out in-house at a time convenient to you. We can also develop alternative training to suite your organisational needs.

Bookings

See page 16 for how to book.

How to use this booklet



Skill Levels

The levels can be broadly described as:

Generalist

This is the entry level. Training to this level 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

This is the intermediate level. Training to this level 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

This is the highest level available and is currently under development in Northern Ireland. Training to this level 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 caselaw, 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.

Money Advice Standards

Advice NI has developed money advice standards for Northern Ireland with the co-operation and participation of the Money Advice Trust Partner Agencies: adviceUK, Birmingham Settlement, Citizens Advice, Citizens Advice Scotland (CAS), Citizens Advice Northern Ireland, Money Advice Association (MAA) and Money Advice Scotland (MAS). All members of the partnership have extensive knowledge and experience in money advice training and delivery. The standards will be subject to ongoing review.

Feedback from advisers about any aspect of the wiseradviser training courses, including the standards is most welcome.

For a copy of the standards please contact Fiona Magee at Advice NI 028 9064 5919 or email fiona@adviceni.net

Introduction to Dealing with Debt

(Accredited at Level 2 by Open College Network Northern Ireland (OCNNI))

Dates

- Monday 13th February
& Monday 20th February 2006 (Belfast)
- Tuesday 14th February
& Tuesday 21st February 2006 (Derry)

What you can expect from following this course

Training to this level will help you to understand the basic principles of money advice and deal with straightforward cases where the issue is the rate of repayment. You will explore how to identify the nature and extent of a debt problem and how to check your client's liability. It will enable you to support clients in drawing up a financial statement in order to maximise their income. The course will introduce you to negotiating with creditors and recognising common court procedures. You will also be able to recognise when referral to a Skilled adviser is needed.

Target learner

Completion of this course or its equivalent is required before you can complete any of Skilled or Specialist level training.

Standards

The course covers standards 1.1-1.2.14 at Generalist level.

Entry requirements for trainees

To be eligible to take part in the 'Introduction to Dealing with Debt' course the trainees must already:

- have the necessary skills to interview clients
- have basic negotiation skills
- be aware of and able to apply their agency's policies and principles e.g. on equal opportunities
- be aware of the links between debts and other problems e.g. family problems
- have access to and be able to use a calculator
- be able to calculate means tested benefits and have an awareness of non-means tested benefits
- be able to access and use paper-based and/or IT-based resource materials.

Quality Money Advice

Dates

- Tuesday 4th April
& Wednesday 5th April 2006 (Belfast)

What you can expect from following this course

Providing high quality money advice is something we all strive towards. This course provides a framework consisting of standards, systems and practices to enable you to provide a quality money advice service. It will raise awareness of methods and processes that facilitate good practice leading to the provision of quality money advice. Areas covered in the course include the meaning of a quality advice service, case management and good practice guidelines.

Standards

This course covers standards at all levels, in particular 2.2.17-2.2.20 at Skilled level.

Entry requirements for trainees

Trainees are expected to have completed the Generalist level 'Introduction to Dealing with Debt' course and have had the opportunity to put that training into practice.

Skilled

2 DAYS

CCA01

Introduction to the Consumer Credit Act 1974

Dates

- Monday 27th February & Tuesday 28th February 2006 (Belfast)
- Wednesday 1st March & Thursday 2nd March 2006 (Derry)

What you can expect from following this course

This course will provide you with an understanding of the rights and obligations of both creditors and debtors under the Consumer Credit Act. It will explain the role of the Credit Reference Agencies and enable you to assist clients to deal with Hire Purchase arrears and respond to an action for repossession of their goods.

Standards

This course covers standards 2.2.12 and 2.2.13 at Skilled level.

Entry requirements

Trainees must have completed the Introduction to Dealing with Debt Course or its equivalent and have had the opportunity to put that training into practice.

Dealing with Codes of Practice and Utilities

Dates

- Tuesday 14th March
& Wednesday 15th March 2006 (Belfast)
- Wednesday 29th March
& Thursday 30th March 2006 (Derry)

What you can expect from attending this course

This course will enable trainees to negotiate with creditors using the Codes of Practice to which those creditors subscribe. The course will also enable trainees to advise clients regarding their rights and responsibilities under the relevant gas, electricity and telecommunications legislation. This course will also examine rates and proposed water charges.

Standards

This course covers standards 2.2.6 and 2.2.8 at Skilled level.

Entry requirements

Trainees must have completed the Introduction to Dealing with Debt Course or its equivalent and have had the opportunity to put that training into practice.

Skilled

1 DAY

Dealing with Rent Arrears

Dates

- Tuesday 2nd May 2006 (Belfast)
- Thursday 4th May 2006 (Derry)

What you can expect from attending this course

This one day course will equip you with the skills and knowledge to deal with all types of rent arrears including those with Northern Ireland Housing Executive, Housing Associations and Private Landlords. You will explore the reasons for arrears and the policies and restrictions associated with them. You will also learn about Court Procedures in recovering arrears.

Advisers interested in specialising in Housing Debt should also complete the Skilled Level Dealing with Mortgage Arrears Course.

Standards

This course covers standards 2.2.11 at Skilled level.

Entry requirements

Trainees must have completed the Introduction to Dealing with Debt Course or its equivalent and have had the opportunity to put that training into practice.

Debts and Courts in Northern Ireland

Dates

- Monday 5th June
& Tuesday 6th June 2006 (Belfast)
- Wednesday 14th June
& Thursday 15th June 2006 (Derry)

What you can expect from attending this course

This is the foundation course upon which all further money advice training is based. We recommend that you attend this course as the first step towards becoming a Skilled money adviser. The course will provide you with the skills required to deal with money claims in the small claims, magistrates, county and high courts and to advise client on their options following judgment.

On Day One, we will introduce you to the rules and structure of the civil courts in Northern Ireland and to the different types of claim you will encounter as a money adviser. The main objective of the course is to provide advisers with information to deal with debts that are subject to court action. The two main stages to court procedures for the recovery of debt will be examined:

- Court action to get an order establishing that an amount of money is legally due to the creditor
- The enforcement of judgment given by the court

By completing the course you will be able to recognise legal documentation and understand their implication, identify how far down the legal process the debt has gone, know what action courts and the enforcement office can and are likely to take and evaluate the options available to the person in debt.

On Day Two, you will have an opportunity to visit the courts and meet with court representatives. A half day is also spent on exploring the crucial role the Enforcement of Judgment Office has in connection with the legal procedures for the recovery of debt in NI.

No experience of court work is needed.

Standards

This course covers standards 2.2.1 to 2.2.5 and 2.2.16 at Skilled Level

Entry requirements

Trainees must have completed the Generalist level money advice training course and have had the opportunity to put that training into practice. They will therefore be expected to have a good practical understanding of the basic principles of money advice and had some practical experience of dealing with straightforward debt cases and drawing up financial statements.

Skilled

1 DAY

Individual Voluntary Arrangements

Dates

- Monday 4th September 2006 (Derry)
- Thursday 7th September 2006 (Belfast)

What you can expect from attending this course

This course will provide trainees with the ability to identify when an Individual Voluntary Arrangement (IVA) is appropriate. It will explain the IVA procedure and enable you to make appropriate referrals to Insolvency Practitioners.

Standards

This course covers standards 2.2.15 at Skilled level.

Entry Requirements

Trainees are expected to have completed a Generalist level money advice training course and have had the opportunity to put that training into practice.

Negotiation Skill

Date

- Tuesday 19th September 2006 (Belfast)

What you can expect from attending this course

Negotiation is a key skill required of money advisers. 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. It is highly participative with exercises and discussions to put theory into practice.

By the end of the day, participants will have explored the negotiation process and have gained insight into the skills required for effective negotiation.

Course objectives

- Recognising types of negotiation
- Preparing for negotiation
- Exploring the stages of negotiation
- Dealing with difficult people
- Gaining insight into identifying objectives

Standard

This course covers standard 2.2.10 at Skilled level

Entry requirements

Trainees are expected to have completed a Generalist level money advice training course and have had the opportunity to put that training into practice. They will therefore be expected to have a good practical understanding of the basic principles of money advice and had some practical experience of dealing with straightforward debt cases and drawing up financial statements.

Skilled

1 DAY

Introduction to Bankruptcy

Dates

- Monday 2nd October 2006 (Belfast)
- Thursday 5th October 2006 (Derry)

What you can expect from attending this course

This course will give a basic step by step overview to bankruptcy legislation in Northern Ireland. Trainees will be to identify when a bankruptcy may be appropriate, identify statutory demand and creditor petition and understand the role and duties of both the Official Receiver and the bankrupt. The course will enable you to assist a client with completion of self petition bankruptcy forms.

Standards

This course covers standards 2.2.14 at Skilled level

Entry Requirements

Trainees are expected to have completed a Generalist level money advice training course and have had the opportunity to put that training into practice

Dealing with Mortgage Arrears

Dates

- Monday 6th November 2006 (Belfast)
- Thursday 9th November 2006 (Derry)

What you can expect from attending this course

This course will enable you to identify the main options for dealing with mortgage arrears prior to possession action being taken by lenders. It also looks in detail at how to respond to undefended mortgage possession action.

You will be guided through possession action procedures in the High Court and through the relevant court forms to familiarise yourselves with the information to gain the appropriate court order. We will also look at the most important legislation and case law relevant to possession action.

Case studies and exercises are used throughout to enhance and reinforce your learning.

Standards

This course covers standards 2.2.9 at Skilled level

Entry Requirements

Trainees are expected to have completed a Generalist level money advice training course and have had the opportunity to put that training into practice.

Pre-training Evaluation Questionnaire

For Generalist Level course 'Introduction to Dealing with Debt'

Trainee Name
Mr/Ms/Mrs
Organisation

1. Approximately what % of your work involves the provision of money/debt advice? **Please Tick**

0-10% 11-20% 21%-30% 31%-50% 50%-60% more than 60%

Comments:

2. Please indicate which of the following types of debt issues you deal with regularly on a scale of 1-4 (1=daily 2=weekly 3=monthly 4=annually)

Benefit debt	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
Housing debt	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
Consumer debt	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
Utility debt	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
Employment debt	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
Legal debt	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
Family debt	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>
Tax debt	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>

3. Dealing with Debt	Very Well	Well	Partially	Not at All
Please state how far you are able to meet the course objectives by ticking the appropriate box.				
1. Find out the debtor's whole situation				
2. Identify emergency situations				
3. Identify priority and non-priority debts				
4. Identify if the client is liable for a debt				
5. Help a client to maximise their income				
6. Discuss essential expenditure with clients applying agency principles (impartiality and client's right to decide)				
7. Initiate a strategy to deal with priority creditors				
8. Calculate pro-rata payments to non-priority creditors				
9. Prepare a financial statement				
10. Explain why it is important to keep good case records and to review cases regularly				

4. Please briefly outline why you are interested in this course and what you hope to learn:

How to book

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

Please photocopy the booking form on the inside back cover and fill in the copy, giving all the required information. If you do not fill in all the required information, we may have to return the form to you for correction. The delay could mean that you do not get a place on the course.

Return the form by post or fax to:
Advice NI
1 Rushfield Avenue, Belfast BT7 3FP
Tel: 028 9064 5919, Fax: 028 9049 2313
Email: fiona@adviceni.net

Alternatively, you can complete and submit the booking webform at www.adviceni.net

Booking Policy

Bookings are taken on a "first come first served" basis. The courses are very popular so we advise you to return your form as soon as possible.

If the course is already fully subscribed when we receive your booking form, we place you on a reserve list in case of cancellations. Your agency will be contacted if any places become available.

Due to limited course places, there is a maximum of two places per advice outlet. A reserve list will operate for those who wish to send more than two staff, if there are places available after the closing date. When completing the course booking form, please give names of those advisers who you would like to go on the reserve list. Your agency will be contacted if there are any places available.

Cancellation or Non-attendance Policy

All course places are provided free of charge to members of the eligible agencies (see inside front cover). **However, there will be a charge of £20 for trainees opting for OCNNI accreditation at Level 2 for the 'Introduction to Dealing with Debt'. Also, in order to deter late cancellation and non-attendance without notification, Advice NI's policy is to issue invoices automatically at the rate of £15 per place per day, where cancellations are notified less than ten working days before the course date without good reason and in all cases of non-attendance without notification.**

Advice NI reserves the right to cancel courses in the event of low course take-up.

Contact

Fiona Magee/Joanne McCoy
Advice NI
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email: fiona@adviceni.net/joanne@adviceni.net
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Booking form wiseradviser training

Please photocopy this form (and the pre-training evaluation questionnaire if required) and post or fax them to Advice NI. Please use a separate copy for each course.

Course Title

Trainee Name	Course Ref No.	Date of Course
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-Training Evaluation for Generalist level 'Introduction to Dealing with Debt' course only:

I have complete the pre-training evaluation relating to the above course and attached it to this booking form.

* Will only use in case of cancellation of course.

Signed (applicant)

Closing date for booking is one month prior to course commencement.

Course dates

Ref No.	Location	Date of Course	Closing Date
Introduction to Dealing with Debt			
DWD07	Belfast	13th & 20th February	6th February
DWD08	Derry	14th & 21st February	7th February
Quality Money Advice			
OMA03	Belfast	4th & 5th April	14th March
Introduction to the Consumer Credit Act			
CCA01	Belfast	27th & 28th February	13th February
CCA02	Derry	1st & 2nd March	15th February
Dealing with Codes of Practice and Utilities			
CPU01	Belfast	14th & 15th March	21st February
CPU02	Derry	29th & 30th March	8th March
Dealing with Rent Arrears			
DRA01	Belfast	2nd May	18th April
DRA02	Derry	4th May	20th April
Debts and Courts in Northern Ireland			
DCNI03	Belfast	5th & 6th June	15th May
DCNI04	Derry	14th & 15th June	24th May
Individual Voluntary Arrangements			
IVA01	Derry	4th September	14th August
IVA02	Belfast	7th September	17th August
Negotiations Skills			
NGS01	Belfast	19th September	29th August
Introduction to Bankruptcy			
ITB01	Belfast	2nd October	11th September
ITB02	Derry	5th October	14th September
Dealing with Mortgage Arrears			
DMA03	Belfast	6th November	16th October
DMA04	Derry	9th November	19th October