

# CICM Professional Qualifications

Syllabus

Money & Debt Advice

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## CICM qualifications in money and debt advice

### CICM Professional Qualifications

The Chartered Institute of Credit Management has awarded qualifications since 1949 and was the first organisation to be directly recognised by the Office of Qualifications and Examination Regulations (Ofqual) to design, deliver and award qualifications in credit management related areas.

CICM professional qualifications are suites of nationally recognised units and qualifications which range from Level 2 to Level 5 and provide a benchmark for the credit, collections, debt advice and enforcement areas of work. CICM qualifications are internationally recognised and Ofqual regulated. The flexible structure gives the opportunity to build qualifications to suit roles and career ambitions and to move easily between qualifications.

Learners can either take a single CICM unit award or build credit for a CICM Certificate or Diploma through completion of a selection of units. Also, learners can transfer credit between levels and from other relevant qualifications.

### Money and Pensions Service recognition

CICM Money and Debt Advice qualifications have achieved accreditation against the Money and Pensions Service (MaPS) Quality Framework for Initial Contact, Support Work and Advice Work. This means that learners who achieve these qualifications will have met recognised benchmark standards for the debt advice industry.

CICM Money and Debt Advice qualifications are open to all and include a range of units which vary in size from three to four credits (one credit represents ten learning hours). The units link to the National Occupational Standards (NOS) in the Money and Pensions Service (MaPS) Quality Framework for individuals delivering debt advice (see Appendix A). Learners can complete any number of units in any order, although the Institute recommends specific pathways for learners who work in initial contact and support work or advice work (see below and Appendices B & C). Learners are reminded that the learning you undertake must cover all the criteria of each NOS and Knowledge Criteria.

| <b>Debt activity</b> | <b>Principles &amp; practice units:</b>   | <b>Qualification title</b>  |
|----------------------|---|---|
| Initial contact      | <ul style="list-style-type: none"><li>▪ General money and debt advice</li></ul>   |   |
| Support work         | <ul style="list-style-type: none"><li>• General money and debt advice</li><li>• Debt prioritisation &amp; collections process</li><li>• Money and debt advice call handling</li></ul>   | <b>CICM Level 2 or Level 3 Certificate</b> in Money and Debt Advice |
| Advice work          | <ul style="list-style-type: none"><li>• General money and debt advice</li><li>• Debt prioritisation &amp; collections process</li><li>• Money and debt advice call handling</li><li>• Court procedures and enforcement advice</li><li>• Statutory debt solutions advice</li><li>• Non-statutory debt solutions and budgeting advice</li></ul> | <b>CICM Level 3 Diploma</b> in Money and Debt Advice                |

Learners who pass the CICM Level 2 or Level 3 Award in General Money and Debt Advice will be qualified for initial contact work. The Level 2 or Level 3 Certificate in Money and Debt Advice covers the knowledge and skills required for support work and the Level 3 Diploma in Money and Debt Advice supports advice work. See CICM website for further details.

Please note that MaPS recommended learning for case work, specialist or court representation work are outside the scope of these qualifications.

Each unit award is individually certificated and requires between two and three months of learning and successful completion of an assignment. A CICM Certificate for initial contact and support work takes six to twelve months to complete and a CICM Diploma for general debt advice work about two years, depending on the number of units a learner takes at one time and the amount of credits transferred from other qualifications.

Awards in Money and Debt Advice: Level 2 and Level 3 unit awards demonstrate knowledge and skills in a specific area of money and debt advice. CICM recommends the general money and debt advice unit for initial contact and support work.

Following successful completion of an assignment, learners gain a unit certificate and credit towards certificates and diplomas in money and debt advice, and other CICM qualifications, for example in credit management. CICM unit awards are designed for people working in debt advice, counselling, credit management, collections, debt management and support roles within the money and debt advice sector. They are also useful for people for whom money and debt advice forms a small part of their role.

### **Certificates in Money and Debt Advice:**

Level 2 and Level 3 Certificates in Money and Debt Advice demonstrate knowledge and skills in a range of money and debt advice areas. Learners need to accumulate at least 19 credits including a minimum of 9 credits from money and debt advice principles units and 10 credits from money and debt advice practice units.

The certificate qualification establishes the level of competency for support work such as debt customer service advisors. The previous table shows three sets of units which match the requirements of the MaPS Quality Framework: general money and debt advice; debt prioritisation and collections advice; and money and debt advice call handling.

### **Diplomas in Money and Debt Advice**

Level 2 and Level 3 Diplomas in Money and Debt Advice demonstrate expertise and detailed knowledge in money and debt advice. Learners need to accumulate at least 37 credits including a minimum of 20 credits from money and debt advice principles units and 10 credits from money and debt advice practice units.

The Level 3 Diploma establishes the level of competency required for general debt advice roles such as money and debt advisors on the MaPS Quality Framework

## Rules of combination for Money and Debt Advice qualifications

The table below summarises rules of combination for the qualification. There is some flexibility because learners can include credit from the level below (up to 7 credits in the Certificate: 15 credits in the Diploma).

For example, a learner could count credit from a Level 2 pass in debt prioritisation and collections process advice towards the CICM Level 3 Diploma in Money and Debt Advice. Also, learners could include up to 7 credits from other business, administration and finance qualifications, such as customer service, advice work or counselling. The Chartered Institute encourages learners to get in touch with the CICM Awarding Body to discuss options and any associated fees - see back page for contact details.

|                  | Total credit | Total Qualification Time | Principles units (min credit) | Practice units (min credit) | Max L2 credit towards L3 qualification | Max credit from other relevant units/ qualifications |
|------------------|--------------|--------------------------|-------------------------------|-----------------------------|--|--|
| CICM Certificate | ≥ 19         | 204                      | 9                             | 10                          | 7                                      | 0  |
| CICM Diploma     | ≥ 37         | 418                      | 20                            | 10                          | 15                                     | 7  |

### Level of qualification

The level of final qualification will depend on the level of units that are passed. For example, the CICM Awarding Body will automatically award a Level 3 Diploma in Money and Debt Advice on achievement of at least 37 credits at Level 3. Level 2 achievement demonstrates general knowledge and skills. Level 3 achievement demonstrates in-depth knowledge and expertise.

All units are assessed at multiple levels and therefore learners do not need to decide whether to start at Level 2 or Level 3. However, the CICM can provide a Level 2 assignment if preferred. Level 2 and Level 3 learners study from the same learning materials and results depend on the level of response in the assignment.

This document gives details about units associated with the following qualifications:

- CICM Level 2 & 3 Certificates in Money and Debt Advice 501/1647/2 : 501/1646/0
- CICM Level 2 and 3 Diplomas in Money and Debt Advice 501/1505/4 : 501/1721/X

| Qualification                              | GLH | TQT | Credit |
|--|-----|-----|--------|
| Level 2 Certificate in Money & Debt Advice | 96  | 204 | 19     |
| Level 2 Diploma in Money & Debt Advice     | 192 | 418 | 37     |
| Level 3 Certificate in Money & Debt Advice | 96  | 204 | 19     |
| Level 3 Diploma in Money & Debt Advice     | 192 | 204 | 37     |

Visit [www.cicm.com](http://www.cicm.com) for the content of CICM certificates and diplomas in credit collection.

## Assessment

The CICM assesses each unit centrally and candidates do not need to work for an organisation which is a CICM assessment centre in order to access the qualification. However, the Chartered Institute can tailor assessment to suit individual organisational requirements if required. Assessment is available in the English language. Candidates pay as they go for each assessment (see [www.cicm.com](http://www.cicm.com) for current CICM registration and assessment fees).

Each unit subject is assessed by two written assignments – one covers the Principles aspects of the topic and the other covers the Practice elements. Learners are expected to pass both elements to gain an award in the unit.

Every assignment has a mark scheme and the Institute expects answers to be consistent with the relevant National Occupational Standards (NOS) and activities specified in the MaPS Framework for Individuals (MaPS 2013: Appendices 1 - 3)<sup>1</sup> – see summaries in appendices A, B and C. In order to support candidates with this requirement, the Chartered Institute publishes relevant NOS on the Chartered Institute’s website: [www.cicm.com](http://www.cicm.com).

However please note that CICM qualifications do not involve NVQ-style assessment where candidates supply portfolios of evidence to show how they meet NOS criteria. Instead the Chartered Institute expects candidates to demonstrate their knowledge and skills by concise answers to assignment questions.

## Money and Debt Advice Pathway

### Initial Contact

#### Award in General Money and Debt Advice

\*standard award is Level 3, but Level 2 may be awarded where required standard not achieved

#### General Money and Debt Advice

### Support Work

#### ESSENTIAL SKILLS

#### Certificate in Money and Debt Advice

\*standard award is Level 3, but Level 2 may be awarded where required standard not achieved

#### General Money and Debt Advice

#### Debt Prioritisation and Collections Process Advice

#### Money and Debt Advice Call Handling

<sup>1</sup> Visit [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) for more details.

## Debt Advice Work



Case work, specialist or court representation work is outside the scope of these qualifications.

### Study support

CICM does not require candidates to complete a particular package of learning in order to access the qualification. Learners can build their knowledge and skills in a range of ways, including their own in-company training. The MaPS website details accredited training available to support preparation for the qualifications. Also, learners can purchase a CICM study guide for the CICM Award in General Money and Debt Advice via the CICM website.

The Chartered Institute supplies a detailed mark scheme and an assignment guidance booklet to support learners. In addition, CICM recommends that candidates work with a coach, who could be a line manager or trainer, to provide feedback on assignments and verify the authenticity of work - see CICM website for further details about study options.

### Arrangements for reasonable adjustments

The CICM can adjust assessments to ensure equality of opportunity and to enable a disabled learner to demonstrate his or her knowledge, skills or understanding. Please contact the CICM for the guidance booklet which explains how a learner qualifies for an adjustment and what adjustments can be made.

### Recognition of prior learning and qualifications

CICM has standard arrangements in place to recognise previous learning experience (see [www.cicm.com](http://www.cicm.com) for more details). The Chartered Institute recognises relevant credit from other awarding bodies, credit from other relevant or equivalent units, and can award exemptions for relevant certificated prior learning.

### Results and certification

Candidates will receive a 'Level 3 pass', 'Level 2 pass' or 'fail' grade for each unit, depending upon their level of achievement in the assessment. Candidates must achieve all learning outcomes to gain a pass. Because CICM units are assessed at multiple levels, if learners miss out, for example, on a pass at Level 3, they may gain a Level 2 pass. Additionally, for every unit candidates will receive a percentage. For the Certificate or Diploma qualification, there is no overall grade awarded.



The CICM notifies grades in a results letter and candidates can access results online from dates published on the website. Approximately six weeks later, candidates receive a certificate for unit passes and a final qualification certificate if they achieve the rules of combination for a CICM Certificate or Diploma.

### **Registration with the CICM**

Learners are required to register with the CICM in order to take the Chartered Institute's assessments because teaching centres do not handle this process. Fees are split into registration fees and assessment entry fees to enable the CICM to provide additional learner support. The Chartered Institute has an open entry policy and to register, learners just need to complete and return a registration application form with appropriate fees. Contact CICM Awarding Body for information. Email [awardingbody@cicm.com](mailto:awardingbody@cicm.com) or telephone 01780 722909. Study methods, resources, assessments and the Chartered Institute's customer service policy and complaints procedure are explained on the CICM website [www.cicm.com](http://www.cicm.com).

### **CICM Professional Qualifications and Membership**

On registration with the CICM Awarding Body, learners automatically receive affiliate membership of the Chartered Institute of Credit Management (non-designatory grade). This provides a range of support (see website for details). On achievement of the Level 3 Diploma, learners are eligible to Associate Membership (ACICM).

### **Continuing Professional Development (CPD)**

Registration with the Chartered Institute gives access to the Chartered Institute's CPD Scheme (Progress). The simple to use scheme helps maximise the benefits of any continuing professional development. Also, individuals or companies can submit CPD records annually to the Chartered Institute for certification. See [www.cicm.com](http://www.cicm.com) to find out more.

### **Frequently asked questions (FAQs)**

Visit [www.cicm.com](http://www.cicm.com) and choose the FAQs tab to find answers to a wide range of qualification related questions.

## Money and Debt Advice units

| <b>General Money and Debt Advice</b>                      |           |                           |                    |
|---|-----------|---------------------------|--------------------|
| Principles  | 4 credits | Level 2 T/507/8939        | Level 3 K/507/8940 |
| Practice  | 4 credits | Level 2 D/507/0852        | Level 3 Y/507/0851 |
| Guided Learning Hours:                                    | 32        | Total Qualification Time: | 80                 |
| <b>Debt Prioritisation and Collections Process Advice</b> |           |                           |                    |
| Principles  | 3 credits | Level 2 K/507/0854        | Level 3 M/507/0855 |
| Practice  | 3 credits | Level 2 T/507/0856        | Level 3 A/507/0857 |
| Guided Learning Hours:                                    | 32        | Total Qualification Time: | 62                 |
| <b>Money and Debt Advice Call Handling</b>                |           |                           |                    |
| Principles  | 3 credits | Level 2 F/507/0858        | Level 3 J/507/0859 |
| Practice  | 3 credits | Level 2 A/507/0860        | Level 3 J/507/0862 |
| Guided Learning Hours:                                    | 32        | Total Qualification Time: | 62                 |
| <b>Non-Statutory Debt Solutions and Budgeting Advice</b>  |           |                           |                    |
| Principles  | 3 credits | Level 2 L/507/0863        | Level 3 R/507/0864 |
| Practice  | 3 credits | Level 2 Y/507/0865        | Level 3 D/507/0866 |
| Guided Learning Hours:                                    | 32        | Total Qualification Time: | 62                 |
| <b>Court Procedures and Enforcement Advice</b>            |           |                           |                    |
| Principles  | 4 credits | Level 2 H/507/0867        | Level 3 K/507/0868 |
| Practice  | 3 credits | Level 2 M/507/0869        | Level 3 H/507/0870 |
| Guided Learning Hours:                                    | 32        | Total Qualification Time: | 72                 |
| <b>Statutory Debt Solutions Advice</b>                    |           |                           |                    |
| Principles  | 4 credits | Level 2 K/507/0871        | Level 3 M/507/0872 |
| Practice  | 4 credits | Level 2 A/601/8641        | Level 3 T/507/0873 |
| Guided Learning Hours:                                    | 32        | Total Qualification Time: | 80                 |

## General Money and Debt Advice Principles 4 credits

Level 2 T/507/8939 Level 3 K/507/8940

### Aim

The unit aims to develop knowledge of how to provide general money and debt advice.

| Learning outcomes The learner will: |   | LEVEL 2 Assessment criteria The learner can: |   | LEVEL 3 Assessment criteria The learner can: |  |
|-------------------------------------|---|--|---|--|--|
| 1.                                  | Understand how to establish the cause and extent of personal debt     | 1.1  | Describe common causes of personal debt.  | 1.1  | Assess common causes of personal debt.   |
|                                     |   | 1.2  | Describe the importance of establishing the cause and extent of personal debt.  | 1.2  | Explain why it is important to establish the cause and extent of personal debt.  |
| 2.                                  | Understand how to compile an effective budget.                        | 2.1  | Describe key components of an effective personal budget.  | 2.1  | Explain key components of an effective personal budget.  |
|                                     |   | 2.2  | Describe why household expenditure may be above or below average.   | 2.2  | Assess reasons for household expenditure being above or below average.   |
|                                     |   | 2.3  | Identify common priority and non-priority debts.  | 2.3  | Assess the priority of common debts.   |
|                                     |   | 2.4  | Identify ways that people could maximise their income.  | 2.4  | Assess ways that people could maximise their income.   |
|                                     |   | 2.5  | Identify ways that people could reduce their household expenditure.   | 2.5  | Assess ways that people could reduce their household expenditure.  |
| 3.                                  | Understand emergency situations in relation to money and debt advice. | 3.1  | Identify emergency situations when specialist advice is required.   | 3.1  | Explain emergency situations in relation to debt and money advice.   |
| 4.                                  | Understand how to offer appropriate money and debt advice.            | 4.1  | Describe how to handle initial contacts to help a range of people understand and access the debt advice service, including information about other specialist advice where appropriate. | 4.1  | Explain how to handle initial contacts to help a range of people understand and access the debt advice service, including information about other specialist advice where appropriate. |
|                                     |   | 4.2  | Outline liability issues in relation to personal debt.  | 4.2  | Explain liability issues in relation to personal debt.   |
|                                     |   | 4.3  | Identify the main debt solutions.   | 4.3  | Explain a variety of possible solutions for people in debt.  |
|                                     |   | 4.4  | Outline the importance of maintaining contact with creditors.   | 4.4  | Explain the importance of maintaining contact with creditors.  |

## **Indicative content**

### **NOS Unit SFJIB11: First line money and debt legal advice**

- K1 Key areas of the legislative framework relating to consumer credit and debt in your jurisdiction
- K3 The key components of a statement of income and expenditure, and:
  - K3.1 Why it is important to prepare one with clients
- K5 How to establish the extent and nature of clients' debt
- K6 How the extent and nature of clients' debt can affect the advice they are given
- K8 What situations could constitute an emergency for clients in relation to their debts and money management
- K9 Types of emergency action that can be taken in particular circumstances
- K11 Ways of maximising income and reducing expenditure
- K13 how to prioritise debts in terms of:
  - K13.1 severity of creditor sanction
  - K13.2 potential client detriment
- K14 How to develop and select strategies for addressing debt situations
- K16 Alternative methods for dealing with debt
- K17 The importance of opening and continuing negotiations with creditors
- K18 How to develop a strategy for dealing with creditors

### **NOS Unit SFJGA2: Support Clients to make use of the advice and guidance service Enable clients to decide whether to use the service**

- K1 how to encourage clients to express themselves and their requirements
- K2 what type of information should be obtained from the client
- K3 what difficulties can occur when clients express their requirements and circumstances
- K4 what information is available about the organisation and its service
- K5 what information is appropriate for difficult clients
- K6 how to assess information to ensure that it is accurate and up to date
- k7 what types of format are suitable for different clients
- K8 how to present different types of information to clients
- K9 how to assist clients to decide whether their requirements can be met by the service
- K10 how to address any difficulties with the information provided
- K11 how to address different expectations
- K12 what types of misunderstandings can occur
- K13 what are the advantages and disadvantages of using the service
- K14 what the consequences are of using the service for different clients
- K15 which other services are available
- K16 what is offered by other services
- K17 how to approach other services.

### **Agree with clients their use of the service**

- K18 how to clarify clients' needs

- K19 how to match clients' needs to the service being provided
- K20 why is it important to confirm clients' needs
- K21 what the consequences are of not confirming the needs
- K22 what options for contact with the service are available
- K23 how different clients may wish to use the service
- K24 what the procedures are for using the service
- K25 what actions could be taken for different needs
- K26 how to explain actions to clients
- K27 what the systems for recording needs are
- K28 why it is important to use the systems
- K29 what the procedures relating to the use of the systems are
- K30 what the relevant national, local, professional and organisational requirements are relating to equal opportunities, discrimination, health and safety, security, confidentiality and data protection
- K31 why it is important to comply with different requirements
- K32 what the consequences are of not complying with different requirements
- K33 how to obtain information on the requirements

**Identify and provide the information required by clients**

- K34 the types of information clients seek and the different reasons they have for seeking it
- K35 how to assess clients' needs and match them with current information sources
- K36 why it is important to confirm the information required.
- 37 the different methods available for providing information and the different formats that can be used to present it
- K38 why it is important to agree that the information will be provided
- K39 what the systems for retrieving information are, and the procedures relating to those systems
- K40 why it is important to use the systems
- K41 how to check clients' understanding of the information
- K42 why it is important to check that the clients have received the information materials they require and that they are sufficient and appropriate
- K43 What types of problem could occur
- K44 what actions can be taken to address them
- K45 why it is important to address problems
- K46 what the implications are of not addressing the problems
- K47 what other sources of information could help the clients and how these can be accessed
- K48 what other activities might be necessary
- K49 what the systems are for recording the provision of information and the procedures relating to those systems
- K50 why it is important to use the systems
- K51 which procedures relate to the use of the systems

## General Money and Debt Advice Practice 4 credits

Level 2 D/507/0852 Level 3 Y/507/0851

### Aim

The unit aims to develop skills in general money and debt advice based on reflective practice.

| Learning outcomes<br>The learner will: |   | LEVEL 2 Assessment criteria<br>The learner can: |   | LEVEL 3 Assessment criteria<br>The learner can: |   |
|--|---|---|---|---|---|
| 1.                                     | Be able to establish the cause and extent of personal debt.                     | 1.1   | Gather information from a person to establish current levels of income and expenditure.   | 1.1   | Gather information to establish current levels of income and expenditure in a range of circumstances.   |
|  |   | 1.2   | Establish the nature and extent of personal debt.   | 1.2   | Establish the nature and extent of personal debt in a range of circumstances.   |
| 2.                                     | Be able to provide money and debt advice.                                       | 2.1   | Provide appropriate initial information to help a range of people decide whether to use the debt advice service in accordance with legal and organisational requirements. | 2.1   | Provide appropriate initial information to help a range of people decide whether to use the debt advice service in accordance with legal and organisational requirements. |
|  |   | 2.2   | Agree people's use of the debt advice service, including reference to other specialist advice organisation.   | 2.2   | Agree people's use of the debt advice service, including reference to other specialist advice organisations.  |
|  |   | 2.3   | Help a person identify potential ways of maximising income.   | 2.3   | Help a range of people identify potential ways of maximising income.  |
|  |   | 2.4   | Help a person identify potential ways of reducing expenditure.  | 2.4   | Help identify ways of reducing expenditure in a range of personal circumstances.  |
|  |   | 2.5   | Help a person prioritise their debt.  | 2.5   | Help a range of people to prioritise their debt.  |
|  |   | 2.6   | Provide general advice on how to deal with personal debt problems.  | 2.6   | Advise a range of people on how to deal with their debt.  |
| 3                                      | Be able to reflect on performance in relation to general money and debt advice. | 3.1   | Assess own strengths and weaknesses in relation to money and debt advice in accordance with organisational policy.  | 3.1   | Evaluate own performance in relation to money and debt advice in accordance with organisational policy.   |
|  |   | 3.2   | Identify areas for development.   | 3.2   | Establish SMART goals for areas of development.   |

## **Indicative content**

### **NOS Unit SFJIB11: First line money and debt legal advice**

- K1 Key areas of the legislative framework relating to consumer credit and debt in your jurisdiction
- K2 Why it is important to gather information about clients' circumstances
- K5 How to establish the extent and nature of clients' debt
- K6 How the extent and nature of clients' debt can affect the advice they are given
- K11 Ways of maximising income and reducing expenditure K12 How to use credit reference report information, and:
  - K12.1 the implications for making credit reference report requests
- K13 how to prioritise debts in terms of:
- K14 How to develop and select strategies for addressing debt situations
- K16 Alternative methods for dealing with debt
- K17 The importance of opening and continuing negotiations with creditors
- K18 How to develop a strategy for dealing with creditors
- K19 The use of clients' financial statement as a tool for negotiating with their creditors

### **NOS Unit SFJGA2: Support Clients to make use of the advice and guidance service**

#### **Enable clients to decide whether to use the service**

- K1 how to encourage clients to express themselves and their requirements
- K2 what type of information should be obtained from the client
- K3 what difficulties can occur when clients express their requirements and circumstances
- K4 what information is available about the organisation and its service
- K5 what information is appropriate for difficult clients
- K6 how to assess information to ensure that it is accurate and up to date k7 what types of format are suitable for different clients K8 how to present different types of information to clients
- K9 how to assist clients to decide whether their requirements can be met by the service
- K10 how to address any difficulties with the information provided
- K11 how to address different expectations
- K12 what types of misunderstandings can occur
- K13 what are the advantages and disadvantages of using the service
- K14 what the consequences are of using the service for different clients
- K15 which other services are available
- K16 what is offered by other services
- K17 how to approach other services.

#### **Agree with clients their use of the service**

- K18 how to clarify clients' needs
- K19 how to match clients' needs to the service being provided
- K20 why is it important to confirm clients' needs
- K21 what the consequences are of not confirming the needs
- K22 what options for contact with the service are available
- K23 how different clients may wish to use the service

K24 what the procedures are for using the service

K25 what actions could be taken for different needs

K26 how to explain actions to clients

K27 what the systems for recording needs are

K28 why it is important to use the systems

K29 what the procedures relating to the use of the systems are

K30 what the relevant national, local, professional and organisational requirements are relating to equal opportunities, discrimination, health and safety, security, confidentiality and data protection

K31 why it is important to comply with different requirements

K32 what the consequences are of not complying with different requirements

K33 how to obtain information on the requirements

Identify and provide the information required by clients

K34 the types of information clients seek and the different reasons they have for seeking it

K35 how to assess clients' needs and match them with current information sources

K36 why it is important to confirm the information required.

37 the different methods available for providing information and the different formats that can be used to present it

K38 why it is important to agree that the information will be provided

K39 what the systems for retrieving information are, and the procedures relating to those systems

K40 why it is important to use the systems

K41 how to check clients' understanding of the information

K42 why it is important to check that the clients have received the information materials they require and that they are sufficient and appropriate

K43 What types of problem could occur

K44 what actions can be taken to address them

K45 why it is important to address problems

K46 what the implications are of not addressing the problems

K47 what other sources of information could help the clients and how these can be accessed

K48 what other activities might be necessary

K49 what the systems are for recording the provision of information and the procedures relating to those systems

K50 why it is important to use the systems

K51 which procedures relate to the use of the systems

### **NOS Unit SFJ LA5: Provide information to client**

K1 The different reasons clients may have for seeking information

K1 The kinds of information that may be sought

K3 How to assess clients' needs

K4 Why it is important to confirm the information required with clients

K5 Why it is important to agree how to information will be provided

K6 What other sources of information could help the clients

K7 The relevant national, local, professional and organisation requirements relating to equal opportunities, discrimination, health and safety, security, confidentiality and data protection.

K8 Why it is important to comply with different requirements and the consequences of non-compliance.

K9 How to obtain information on the requirements

K10 The different methods that are available for providing information.



- K11 How information can be presented in different formats.
- K12 Organisational systems for recording information and why it is important to use the systems.
- K13 How much information should be provided for different clients.
- K14 What type of information is suitable.
- K15 How to check the currency, accuracy and suitability of the information that is provided.
- K16 How to ensure the information is free from stereotypes and is not biased.
- K17 How to check clients' understanding of the information.
- K18 What other sources of information are available.
- K19 What additional information is available.
- K20 How to contract external organisations to undertake research and provide information if necessary and the organisation's procedures for such procurement.
- K21 What are the types of problem that could occur and what actions can be taken to address them.

## **NOS Unit SFJAE2: Evaluate and develop own practice**

### **Evaluate own practice**

- K1 Organisational policy in relation to professional practice and its implications for own development.
- K2 Appropriate people to support the interpretation of evidence of own performance.
- K3 Methods of self-assessment.
- K4 How to interpret evidence of own performance
- K5 Methods of reviewing and interpreting developments in professional practice.
- K6 Factors that impact on the ability to identify own development needs.
- K7 Methods of evaluating suggested changes in the context of one's own current work.
- P1 Evaluate own practice against set targets and goals
- P2 Use a range of valid and reliable evidence to assess own work, which includes an assessment of the effects of your own behaviour and values on others
- P3 Involve others in the interpretation of evidence
- P4 Use evidence to reflect on own practice and professional issues
- P5 Accept criticism in a positive manner and assess its validity and importance
- P6 Revise goals and targets in the light of reviewing evidence of performance You must be able to:  
Identify self-development needs
- P7 Set and prioritise clear and realistic goals and targets for own development
- P8 Base goals and targets on the accurate assessment of all relevant information in relation to own work and achievement, including developments in professional practice and related areas
- P9 Devise a personal action plan and review it regularly
- P10 Try out developments in own practice in a way that does not cause problems for others
- P11 Evaluate developments in own practice and ensure continued self- development

### **Identify self-development needs**

- K8 Ways of identifying job and organisational needs.

K9 Methods of personal action planning.

K10 How to apply external trends and developments into own performance.

P7 Set and prioritise clear and realistic goals and targets for own development

P8 Base goals and targets on the accurate assessment of all relevant information in relation to own work and achievement, including developments in professional practice and related areas

P9 Devise a personal action plan and review it regularly

P10 Try out developments in own practice in a way that does not cause problems for others

P11 Evaluate developments in own practice and ensure continued self- development

## Debt Prioritisation and Collections Process Advice Principles 3 credits

Level 2 K/507/0854 Level 3 M/507/0855

**Aim:** The unit aims to develop knowledge of how to provide advice on debt prioritisation and the collections process.

| <b>Learning outcomes<br/>The learner will:</b> |  | <b>LEVEL 2 Assessment criteria<br/>The learner can:</b> |   | <b>LEVEL 3 Assessment criteria<br/>The learner can:</b> |  |
|--|--|---|---|---|--|
| 1.   | Understand how to help people prioritise their debt                  | 1.1   | Describe the key features of common priority debts.   | 1.1   | Explain the key features of common priority debts.   |
|  |  | 1.2   | Describe the sanctions for non-payment of common priority debts.                                      | 1.2   | Explain sanctions for non-payment of common priority debts.  |
|  |  | 1.3   | Describe advice in cases of priority arrears, including reference to specialist advice organisations. | 1.3   | Explain appropriate advice in relation to priority debt arrears, including reference to specialist advice organisations. |
|  |  | 1.4   | Describe the referral process, including how the effectiveness of the referrals process is reviewed.  | 1.4   | Explain the referral process, including how the effectiveness of the referrals process is reviewed.                      |
|  |  | 1.5   | Identify common nonpriority debts.  | 1.5   | Explain common nonpriority debts.  |
|  |  | 1.6   | Describe appropriate general advice in cases of non-priority arrears.                                 | 1.6   | Explain how to deal with non-priority debt arrears.  |
| 2.   | Understand how to advise people on common debt collection processes. | 2.1   | Describe common debt collections processes used by non-priority creditors.                            | 2.1   | Explain common debt collections processes used by non-priority creditors.  |
|  |  | 2.2   | Describe how debt collection activity is governed by regulatory guidelines.                           | 2.2   | Explain how debt collection activity is governed by regulatory guidelines.   |
|  |  | 2.3   | Describe effective advice in cases of harassment in relation to the collection of debt.               | 2.3   | Explain how to advise in cases of harassment in relation to the collection of debt.                                      |

## **Indicative content**

### **NOS Unit SFJIB11: First line money and debt legal advice**

K1 Key areas of the legislative framework relating to consumer credit and debt in your jurisdiction

K7 What should be contained within credit agreements

K10 The nature of creditor information to enable the debtor to be offered a full range of options K13 how to prioritise debts in terms of:

K13.1 severity of creditor sanction

K13.2 potential client detriment

K14 How to develop and select strategies for addressing debt situations

K22 Official guidelines and codes of practice relating to:

K22.1 credit arrears management

K22.2 debt recovery, repossession

K22.3 fair treatment of customers

K22.4 debt management

K23 Legislation in your jurisdiction relating to fraudulent activity

### **NOS Unit SCDLSS308: Enable clients to access referral opportunities**

K1 How to obtain information from clients on their needs

K2 What type of situations could require priority action on behalf of clients and what to do about them

K3 How to obtain information on other services

K4 How to evaluate the suitability of other services in meeting clients' needs

K5 The processes and procedures of different services in relation to accepting referrals

K6 How to match clients' needs against service provision and why this is important

K7 How to check the capacity of other services to accept referrals

K8 Why it is important to check the capacity of other services to accept referrals

K9 Why it is important to ensure clients understand and agree to the referrals process, including confidentiality boundaries and information sharing protocols

K10 Your organisation's referrals procedures

K11 Why it is important to follow your own organisation's referrals procedures

K12 Reasons why it may not be possible to refer clients to other services

K13 Organisational procedures for handling situations where it may not be possible to refer clients to other services

K14 Possible follow-up procedures including where only parts of cases have been referred

K15 The relevant national, local, professional and organisational requirements relating to:

K15.1 equal opportunities

K15.2 discrimination

K15.3 health & safety

K15.4 security

K15.5 confidentiality

K15.6 data protection

K15.7 conflicts of interest

K16 The importance of complying with national, local, professional and organisational requirements

K17 Organisational systems and procedures for recording referrals

K18 Why it is important to follow organisational systems and procedures for recording referrals

K19 How to review the effectiveness of the referrals process with clients

K20 Why it is important to review the effectiveness of the referrals process with clients

K21 Why it is important to review the effectiveness of alternative service provisions

K23 Why it is important to agree additional activities with clients

K24 Actions that can be taken to improve the quality of the referrals process

K25 Types of services you can provide, how to provide this information to others

K26 Why it is important to check the clients' and other agencies' understanding of the services you can offer

K27 Why it is important to review your service provision against the needs of referred clients

K28 When you might need to refuse client referrals from other services

K29 Your organisational procedures for accepting referrals

K30 Why it is important to review the effectiveness of the referrals process with other agencies

K31 Ways reviewing the effectiveness of the referrals processes with other agencies

**NOS Unit SFJGA5 Provide and receive referrals on behalf of clients  
Identify options for referral**

K1 What other services are available

K2 How to obtain information on services

K3 What information should be obtained

K4 What types of information are particularly useful

K5 What requirements might be met by other services

K6 How to evaluate the suitability of other services

K7 What types of additional information should be obtained

K8 What other alternatives are available

K9 How to obtain information on acceptance criteria

K10 What the procedures of different services are

K11 How to match clients' requirements against acceptance criteria

K12 How to check the services' capacity and resources

K13 The relevant national, local, professional and organisational requirements that relate to equal opportunities, discrimination, health and safety, security, confidentiality and data protection K14 Why it is important to comply with different requirements

K15 What the consequences are of not complying with different requirements

K16 How to obtain information on the requirements

**Enable clients to take up referral procedures**

K17 What information should be reviewed

K18 How to present referral opportunities in a positive manner

K19 The potential advantages and disadvantages of different options

K20 The types of information and how much will be sufficient for clients to make informed choices

K21 What types of format suits different clients

K22 How to check clients' views on the referral

K23 What objections clients might have to other services

K24 What actions should be taken if clients do not agree to the referral

K25 Who can provide additional information or support

K26 What the timescales are for different types of referral

K27 What the responsibilities of the services and of the clients are

K28 The relevant rules relating to confidentiality

K29 That information must be transferred

K30 The procedures for referral

K31 That types of support clients require

K32 Who might provide additional information and support

K33 What the systems are for recording referrals and the procedures for using these

K34 Why it is important to use the systems

## Debt Prioritisation and Collections Process Advice Practice 3 credits

Level 2 T/507/0856 Level 3 A/507/0857

### Aim

The unit aims to develop skills in debt prioritisation and the collections process advice.

| Learning outcomes<br>The learner will: |   | LEVEL 2 Assessment criteria<br>The learner can: |   | LEVEL 3 Assessment criteria<br>The learner can: |   |
|--|---|---|---|---|---|
| 1.                                     | Be able to advise people on how to prioritise their debts                                   | 1.1   | Help people to identify their priority and non-priority debts.  | 1.1   | Help people to distinguish between their priority and non-priority debts.   |
|  |   | 1.2   | Provide general advice on how to deal with priority and non-priority debt arrears to help people act on their own behalf. | 1.2   | Advise on how to deal with priority and non-priority debt arrears in a range of circumstances to help people act on their own behalf. |
|  |   | 1.3   | Follow procedures to refer people to appropriate specialist organisations for further support.                            | 1.3   | Enable people to access appropriate specialist organisations for further support in accordance with organisational requirements.      |
| 2.                                     | Be able to advise people on common debt collection processes.                               | 2.1   | Help people understand the impact of debt collections processes.  | 2.1   | Provide tailored advice on the impact of debt collection processes.   |
| 3.                                     | Be able to reflect on their delivery of debt prioritisation and collections process advice. | 3.1   | Identify their strengths and weaknesses in relation to debt prioritisation and collections process advice.                | 3.1   | Review own effectiveness in relation to debt prioritisation and collections process advice.   |
|  |   | 3.2   | Identify areas for development.   | 3.2   | Establish SMART goals for areas of development.   |

## **Indicative content**

### **NOS Unit SFJIB11: First line money and debt legal advice**

- K1 Key areas of the legislative framework relating to consumer credit and debt in your jurisdiction
- K2 Why it is important to gather information about clients' circumstances
- K5 How to establish the extent and nature of clients' debt
- K6 How the extent and nature of clients' debt can affect the advice they are given
- K7 What should be contained within credit agreements
- K10 The nature of creditor information to enable the debtor to be offered a full range of options
- K12 How to use credit reference report information, and:
- K13 how to prioritise debts in terms of:
  - K13.1 severity of creditor sanction
  - K13.2 potential client detriment
- K14 How to develop and select strategies for addressing debt situations
- K17 The importance of opening and continuing negotiations with creditors
- K18 How to develop a strategy for dealing with creditors
- K19 The use of clients' financial statement as a tool for negotiating with their creditors
- K22 Official guidelines and codes of practice relating to:
  - K22.1 credit arrears management
  - K22.2 debt recovery, repossession
  - K22.3 fair treatment of customers
  - K22.4 debt management
- K23 Legislation in your jurisdiction relating to fraudulent activity

### **NOS Unit SCDLDSS308: Enable clients to access referral opportunities**

- K1 How to obtain information from clients on their needs
- K2 What type of situations could require priority action on behalf of clients and what to do about them
- K3 How to obtain information on other services
- K4 How to evaluate the suitability of other services in meeting clients' needs
- K5 The processes and procedures of different services in relation to accepting referrals
- K6 How to match clients' needs against service provision and why this is important
- K7 How to check the capacity of other services to accept referrals
- K8 Why it is important to check the capacity of other services to accept referrals
- K9 Why it is important to ensure clients understand and agree to the referrals process, including confidentiality boundaries and information sharing protocols
- K10 Your organisation's referrals procedures
- K11 Why it is important to follow your own organisation's referrals procedures
- K12 Reasons why it may not be possible to refer clients to other services
- K13 Organisational procedures for handling situations where it may not be possible to refer clients to other services
- K14 Possible follow-up procedures including where only parts of cases have been referred



K15 The relevant national, local, professional and organisational requirements relating to:

K15.1 equal opportunities

K15.2 discrimination

K15.3 health and safety

K15.4 security

K15.5 confidentiality

K15.6 data protection

K15.7 conflicts of interest

K16 The importance of complying with national, local, professional and organisational requirements

K17 Organisational systems and procedures for recording referrals

K18 Why it is important to follow organisational systems and procedures for recording referrals

K19 How to review the effectiveness of the referrals process with clients

K20 Why it is important to review the effectiveness of the referrals process with clients

K21 Why it is important to review the effectiveness of alternative service provisions

K23 Why it is important to agree additional activities with clients

K24 Actions that can be taken to improve the quality of the referrals process

K25 Types of services you can provide, how to provide this information to others

K26 Why it is important to check the clients' and other agencies' understanding of the services you can offer

K27 Why it is important to review your service provision against the needs of referred clients

K28 When you might need to refuse client referrals from other services

K29 Your organisational procedures for accepting referrals

K30 Why it is important to review the effectiveness of the referrals process with other agencies

K31 Ways reviewing the effectiveness of the referrals processes with other agencies

## **NOS Unit SFJAE2: Evaluate and develop own practice**

### **Evaluate own practice**

K1 Organisational policy in relation to professional practice and its implications for own development.

K2 Appropriate people to support the interpretation of evidence of own performance.

K3 Methods of self-assessment.

K4 How to interpret evidence of own performance

K5 Methods of reviewing and interpreting developments in professional practice.

K6 Factors that impact on the ability to identify own development needs.

K7 Methods of evaluating suggested changes in the context of one's own current work.

P1 Evaluate own practice against set targets and goals

P2 Use a range of valid and reliable evidence to assess own work, which includes an assessment of the effects of your own behaviour and values on others

P3 Involve others in the interpretation of evidence

P4 Use evidence to reflect on own practice and professional issues

P5 Accept criticism in a positive manner and assess its validity and importance  
P6 Revise goals and targets in the light of reviewing evidence of performance You must be able to:

**Identify self-development needs**

P7 Set and prioritise clear and realistic goals and targets for own development  
P8 Base goals and targets on the accurate assessment of all relevant information in relation to own work and achievement, including developments in professional practice and related areas  
P9 Devise a personal action plan and review it regularly  
P10 Try out developments in own practice in a way that does not cause problems for others  
P11 Evaluate developments in own practice and ensure continued self- development

**Identify self-development needs**

K8 Ways of identifying job and organisational needs.  
K9 Methods of personal action planning.  
K10 How to apply external trends and developments into own performance.  
P7 Set and prioritise clear and realistic goals and targets for own development  
P8 Base goals and targets on the accurate assessment of all relevant information in relation to own work and achievement, including developments in professional practice and related areas  
P9 Devise a personal action plan and review it regularly  
P10 Try out developments in own practice in a way that does not cause problems for others  
P11 Evaluate developments in own practice and ensure continued self- development

## Money and Debt Advice Call Handling Principles 3 credits

Level 2 F/507/0858 Level 3 J/507/0859

### Aim

The unit aims to develop knowledge of negotiation and money and debt advice call handling.

| Learning outcomes<br>The learner will: |  | LEVEL 2 Assessment criteria<br>The learner can: |   | LEVEL 3 Assessment criteria<br>The learner can: |  |
|--|--|---|---|---|--|
| 1.                                     | Understand how to develop and manage interviews which relate to money and debt advice. | 1.1   | Describe ways to help a range of people feel comfortable about discussing their debt problems.  | 1.1   | Explain ways to help a range of people feel comfortable about discussing their debt problems.  |
|  |  | 1.2   | Describe techniques for effective call control.   | 1.2   | Assess techniques for effective call control.  |
|  |  | 1.3   | Describe how to conclude calls effectively.   | 1.3   | Explain how to conclude calls effectively in a range of circumstances.   |
| 2.                                     | Understand how to handle a variety of difficult money and debt advice calls.           | 2.1   | With reference to procedures, describe techniques to handle difficult calls, including calls from people who are distressed, angry or suicidal. | 2.1   | With reference to procedures, explain techniques to handle difficult calls, including calls from people who are distressed, angry or suicidal. |
| 3.                                     | Understand how to handle caller complaints in relation to money and debt advice.       | 3.1   | Describe techniques to handle caller complaints.  | 3.1   | Assess techniques to handle caller complaints.   |
|  |  | 3.2   | Describe how to report a complaint in accordance with organisational requirements.  | 3.2   | Explain how to report a complaint in accordance with organisational requirements.  |
| 4.                                     | Understand how to negotiate when providing money and debt advice.                      | 4.1   | Describe how to help clients negotiate offers and finalise agreements in line with organisational policy.                                       | 4.1   | Explain how to help clients negotiate offers and finalise agreements in line with organisational policy.                                       |

## **Indicative content**

### **NOS Unit SFJIB11: First line money and debt legal advice**

K1 Key areas of the legislative framework relating to consumer credit and debt in your jurisdiction

K2 Why it is important to gather information about clients' circumstances

K5 How to establish the extent and nature of clients' debt

K8 What situations could constitute an emergency for clients in relation to their debts and money management

K9 Types of emergency action that can be taken in particular circumstances  
K22 Official guidelines and codes of practice relating to:

K22.1 credit arrears management

K22.2 debt recovery, repossession

K22.3 fair treatment of customers

K22.4 debt management

K23 Legislation in your jurisdiction relating to fraudulent activity

### **NOS Unit SFJGB9: Negotiate on behalf of clients**

#### **Exchange offers on behalf of clients**

K1 How to obtain information on clients' needs

K2 What type of negotiation strategies are suitable for different types of issue

K3 How to prepare offers over a period of time

K4 When to present new offers

K5 How to receive offers

K6 How to assess offers and what different offers might signify

K7 When to consult clients

K8 The potential next stages in negotiations

K9 When to conclude negotiations

K10 What the systems are for recording negotiations and the procedures that relate to the use of these  
K11 Why it is important to use the systems

#### **Establish an agreement for clients**

K12 What different types of agreement can be reached

K13 What types of detail should be included in the agreements

K14 How to check the feasibility of the agreement

K15 What factors might affect the agreement

K16 The relevant national, local, professional and organisational requirements relating to equal opportunities, discrimination, health and safety, security, confidentiality and data protection

K17 Why it is important to comply with different requirements

K18 What the consequences are of not complying with different requirements

K19 How to obtain information on the requirements

K20 When clients should be consulted during negotiations

K21 what levels of detail clients require

- K22 what types of change to the agreement might be required
- K23 why it is important to provide a rationale for any changes to agreements
- K24 what the different formats are for agreements
- K25 what types of supporting documentation might be required
- K26 what the systems are for recording agreements and the procedures for using these
- K27 why it is important to use the systems

**NOS Unit SFJGA6: Develop and manage interviews with clients**

- K1 The types of atmosphere that are appropriate to different clients
- K2 What situations could make clients feel uncomfortable and how to minimise them
- K3 Organisational procedures for when clients are receiving advice and support from another agency and why it is important to establish this
- K4 Why it is important to recognise clients' circumstances and priorities
- K5 Ways of providing opportunities to clients for exploring issues
- K6 Issues that may occur and how they should be explored
- K7 Ways of establishing the nature and scope of different issues
- K8 How to summarise issues
- K9 Situations that require immediate action and how to deal with them
- K10 Reasons why clients may be excluded from services and organisational procedures for addressing this
- K11 Reasons why clients may not be able to receive services
- K12 How to provide opportunities for clients to contribute to interviews
- K13 The type of information that should be obtained from clients
- K14 Why it is important to respond to clients at regular intervals
- K15 What type of indications of reassurance are appropriate for clients
- K16 Organisational guidelines and procedures for providing client responses

**NOS Unit SFJGA5 Provide and receive referrals on behalf of clients**

**Identify options for referral**

- K1 What other services are available
- K2 How to obtain information on services
- K3 What information should be obtained
- K4 What types of information are particularly useful
- K5 What requirements might be met by other services
- K6 How to evaluate the suitability of other services
- K7 What types of additional information should be obtained
- K8 What other alternatives are available
- K9 How to obtain information on acceptance criteria
- K10 What the procedures of different services are
- K11 How to match clients' requirements against acceptance criteria
- K12 How to check the services' capacity and resources
- K13 The relevant national, local, professional and organisational requirements that relate to equal opportunities, discrimination, health and safety, security, confidentiality and data protection
- K14 Why it is important to comply with different requirements

K15 What the consequences are of not complying with different requirements

K16 How to obtain information on the requirements

**Enable clients to take up referral procedures**

K17 What information should be reviewed

K18 How to present referral opportunities in a positive manner

K19 The potential advantages and disadvantages of different options

K20 The types of information and how much will be sufficient for clients to make informed choices

K21 What types of format suits different clients

K22 How to check clients' views on the referral

K23 What objections clients might have to other services

K24 What actions should be taken if clients do not agree to the referral

K25 Who can provide additional information or support

K26 What the timescales are for different types of referral

K27 What the responsibilities of the services and of the clients are

K28 The relevant rules relating to confidentiality

K29 That information must be transferred

K30 The procedures for referral

K31 That types of support clients require

K32 Who might provide additional information and support

K33 What the systems are for recording referrals and the procedures for using these

K34 Why it is important to use the systems

## Money and Debt Advice Call Handling Practice 3 credits

Level 2 A/507/0860 Level 3 J/507/0862

### Aim

The unit aims to develop skills in negotiation and money and debt advice call handling.

| Learning outcomes<br>The learner will: |  | LEVEL 2 Assessment criteria<br>The learner can: |   | LEVEL 3 Assessment criteria<br>The learner can: |   |
|--|--|---|---|---|---|
| 1.                                     | Be able to handle money and debt advice calls in a professional manner.                          | 1.1   | Provide money and debt advice using negotiation and call control techniques.                                    | 1.1   | Provide money and debt advice using a range of negotiation and call control techniques.                         |
|  |  | 1.2   | Provide money and debt advice in accordance with Data Protection Act guidelines.                                | 1.2   | Provide money and debt advice in accordance with Data Protection Act guidelines.                                |
|  |  | 1.3   | Handle calls with clients who may be involved in illegal activity in accordance with the Proceeds of Crime Act. | 1.3   | Handle calls with clients who may be involved in illegal activity in accordance with the Proceeds of Crime Act. |
|  |  | 1.4   | Handle calls from people who are distressed, angry or suicidal.   | 1.4   | Handle a range of calls from people who are distressed, angry or suicidal.                                      |
| 2.                                     | Be able to reflect on call handling skills in relation to the delivery of money and debt advice. | 2.1   | Identify strengths and weaknesses in managing and developing calls with clients. Revised                        | 2.1   | Evaluate performance in relation to managing and developing calls with clients. Revised                         |

### Indicative content

#### NOS Unit SFJIB11: First line money and debt legal advice

K1 Key areas of the legislative framework relating to consumer credit and debt in your jurisdiction

K2 Why it is important to gather information about clients' circumstances

K5 How to establish the extent and nature of clients' debt

K6 How the extent and nature of clients' debt can affect the advice they are given

K8 What situations could constitute an emergency for clients in relation to their debts and money management

K9 Types of emergency action that can be taken in particular circumstances K22 Official guidelines and codes of practice

relating to:

K22.1 credit arrears management

K22.2 debt recovery, repossession

K22.3 fair treatment of customers

K22.4 debt management

K23 Legislation in your jurisdiction relating to fraudulent activity

**NOS Unit SFJGA6: Develop and manage interviews with clients**

K1 The types of atmosphere that are appropriate to different clients

K2 What situations could make clients feel uncomfortable and how to minimise them

K3 Organisational procedures for when clients are receiving advice and support from another agency and why it is important to establish this

K4 Why it is important to recognise clients' circumstances and priorities

K5 Ways of providing opportunities to clients for exploring issues

K6 Issues that may occur and how they should be explored

K7 Ways of establishing the nature and scope of different issues

K8 How to summarise issues

K9 Situations that require immediate action and how to deal with them

K10 Reasons why clients may be excluded from services and organisational procedures for addressing this

K11 Reasons why clients may not be able to receive services

K12 How to provide opportunities for clients to contribute to interviews

K13 The type of information that should be obtained from clients

K14 Why it is important to respond to clients at regular intervals

K15 What type of indications of reassurance are appropriate for clients

K16 Organisational guidelines and procedures for providing client responses

**Enable clients to take up referral procedures**

K17 How to recognise the signs of increased stress in clients and what the significance of this may be

K18 Types of problems that could occur and how to address them

K19 Why it is important to address problems

K20 Organisational health and safety and risk-assessment procedures related to different interview procedures

K21 Ways that clients may display difficult or challenging behaviour and ways of minimising this

K22 Organisational procedures for ending interviews with abusive or violent clients

K23 The relevant national, local, professional and organisational requirements relating to:

K23.1 equal opportunities

K23.2 discrimination

K23.3 health and safety

K23.4 security

K23.5 confidentiality

K23.6 data protection

K23.7 conflicts of interest



- K24 The importance of complying with national, local, professional and organisational requirements
- K25 How clients might signal their desire to end interviews
- K26 How much time and resources are available for interviews
- K27 Types on tensions that could emerge with clients
- K28 Why it is important to assure clients their decisions will be respected
- K29 How to summarise interview outcomes and agreed actions
- K30 What further support may be available to clients
- K31 Organisational procedures for ending interviews with abusive or violent clients
- K32 Organisational systems and procedures for recording referrals and why it is important to follow them

**NOS Unit SFJGB9: Negotiate on behalf of clients**

**Exchange offers on behalf of clients**

- K1 How to obtain information on clients' needs
- K2 What type of negotiation strategies are suitable for different types of issue
- K3 How to prepare offers over a period of time
- K4 When to present new offers
- K5 How to receive offers
- K6 How to assess offers and what different offers might signify
- K7 When to consult clients
- K8 The potential next stages in negotiations
- K9 When to conclude negotiations
- K10 What the systems are for recording negotiations and the procedures that relate to the use of these
- K11 Why it is important to use the systems

**Establish an agreement for clients**

- K12 What different types of agreement can be reached
- K13 What types of detail should be included in the agreements
- K14 How to check the feasibility of the agreement
- K15 What factors might affect the agreement
- K16 The relevant national, local, professional and organisational requirements relating to equal opportunities, discrimination, health and safety, security, confidentiality and data protection
- K17 Why it is important to comply with different requirements
- K18 What the consequences are of not complying with different requirements
- K19 How to obtain information on the requirements
- K20 When clients should be consulted during negotiations
- K21 what levels of detail clients require
- K22 what types of change to the agreement might be required
- K23 why it is important to provide a rationale for any changes to agreements
- K24 what the different formats are for agreements
- K25 what types of supporting documentation might be required
- K26 what the systems are for recording agreements and the procedures for using these

K27 why it is important to use the systems

**NOS Unit SFJAE2: Evaluate and develop own practice**

**Evaluate own practice**

K1 Organisational policy in relation to professional practice and its implications for own development.

K2 Appropriate people to support the interpretation of evidence of own performance.

K3 Methods of self-assessment.

K4 How to interpret evidence of own performance

K5 Methods of reviewing and interpreting developments in professional practice.

K6 Factors that impact on the ability to identify own development needs.

K7 Methods of evaluating suggested changes in the context of one's own current work.

P1 Evaluate own practice against set targets and goals

P2 Use a range of valid and reliable evidence to assess own work, which includes an assessment of the effects of your own behaviour and values on others

P3 Involve others in the interpretation of evidence

P4 Use evidence to reflect on own practice and professional issues

P5 Accept criticism in a positive manner and assess its validity and importance

P6 Revise goals and targets in the light of reviewing evidence of

performance You must be able to:

Identify self-development needs

P7 Set and prioritise clear and realistic goals and targets for own development

P8 Base goals and targets on the accurate assessment of all relevant information in relation to own work and achievement, including developments in professional practice and related areas

P9 Devise a personal action plan and review it regularly

P10 Try out developments in own practice in a way that does not cause problems for others

P11 Evaluate developments in own practice and ensure continued self- development

## Non-Statutory Debt Solutions and Budgeting Advice Principles 3 credits

Level 2 L/507/0863 Level 3 R/507/0864

### Aim

The unit aims to develop knowledge of how to provide advice on non-statutory debt solutions and budgeting advice.

| Learning outcomes<br>The learner will: |  | LEVEL 2 Assessment criteria<br>The learner can: |   | LEVEL 3 Assessment criteria<br>The learner can: |  |
|--|--|---|---|---|--|
| 1.                                     | Understand how to provide advice on non-statutory debt solutions.    | 1.1   | Describe the key features and principles of non statutory debt solutions.                                 | 1.1   | Explain the key features and principles of non statutory debt solutions.                                 |
|  |  | 1.2   | Describe the potential impact of non-statutory debt solutions.  | 1.2   | Explain the potential impact of non-statutory debt solutions.  |
|  |  | 1.3   | Describe the process involved for each non statutory debt solution.                                       | 1.3   | Explain the process involved for each non statutory debt solution.                                       |
|  |  | 1.4   | Describe how to enable people to act on their own in accordance with legal and organisational procedures. | 1.4   | Explain how to enable people to act on their own in accordance with legal and organisational procedures. |
|  |  |   |   | 1.5   | Identify when to recommend each non statutory debt solution.   |
| 2.                                     | Understand how to provide appropriate and tailored budgeting advice. | 2.1   | Explain why a personal budget is a key tool in the delivery of effective money and debt advice.           | 2.1   | Assess reasons why a personal budget is a key tool in the delivery of effective money and debt advice.   |
|  |  | 2.2   | Describe how to gather information for a budget based on personal circumstances.                          | 2.2   | Explain how to compile a budget based on personal circumstances.   |
|  |  | 2.3   | Explain how to provide appropriate and tailored budgeting and payment advice.                             | 2.3   | Explain how to review and agree an effective personal budget, including appropriate payment advice.      |

## **Indicative content**

### **NOS Unit SFJIB11: First line money and debt legal advice**

K3 The key components of a statement of income and expenditure, and:

K3.1 Why it is important to prepare one with clients

K4 Banking options for clients, including:

K4.1 payment methods

K4.2 when it is appropriate to set up a new account

K4.3 procedures for first right of appropriation

K11 Ways of maximising income and reducing expenditure

K15 Payment methods that can be adopted by the client

K19 The use of clients' financial statement as a tool for negotiating with their creditors

K11 Ways of maximising income and reducing expenditure

K22 Official guidelines and codes of practice

relating to:

K22.1 credit arrears management

K22.4 debt management

### **NOS Unit SFJBF3: Enable clients to act on their own behalf**

K1 Why it is important to establish clients' capability and ways of doing this

K2 Why it is important to explain all options to clients and ways of doing this

K3 The types of needs and expectations that clients may have

K4 When it may be appropriate to provide support to help the client act for themselves

K5 What types of initial help you can give clients

K6 The importance of ensuring clients understand the types of ongoing support that you can offer

K7 the relevant national, local, professional and organisational requirements relating to:

K7.1 equal opportunities

K7.2 discrimination

K7.3 health and safety

K7.4 security

K7.5 confidentiality

K7.6 data protection

K7.7 conflicts of interest

K1 the importance of complying with national, local, professional and organisational requirements K8 organisational systems and procedures for recording clients' details

K9 why it is important to agree the organisation's and clients' responsibility and how to do this K10 the types of information and support clients may need, and:

K10.1 where to access

K11 how to enable clients to access information

K12 the types of requirements that others involved with the case may have and how to help clients to meet them

K13 how to help clients acquire the types of skills they will need to enable them to present, ask and answer questions

K14 the types of support that you can offer clients

K15 ways of reviewing progress against agreed criteria

K16 issues that can occur in progressing actions and how to address them

K17 how to decide when action has reached a conclusion and ways of working with clients to help them understand this

K18 when it is appropriate to end the support and ways of doing this

K19 organisational systems and procedures for recording referrals and why it is important to follow them

**NOS Unit SFJBF1: Support clients to plan, implement and review action**

K1 The services the organisation can provide and ways of supporting clients to access them

K2 The organisation's policies on record keeping and confidentiality relevant to clients and why it is important to explain these to clients

K3 how to make the setting feel friendly and welcoming, within organisational constraints

K4 how to help clients discuss their needs and ideas

K5 organisational policies on what needs can and cannot be met

K6 what other sources of support or advice are available to clients

K7 the range of options that are available to clients and when they may be appropriate

K8 why you should confirm options with clients

K9 how different options might meet different clients' needs

K10 the relevant national, local, professional and organisational requirements relating to:

K10.1 equal opportunities

K10.2 discrimination

K10.3 health and safety

K10.4 security

K10.5 confidentiality

K10.6 data protection

K10.7 conflicts of interest

K11 the importance of complying with national, local, professional and organisational requirements

K12 how to establish and prioritise key objectives and stages

K13 how to help clients to plan action

K14 the range of methods available for implementing different courses of action and their effectiveness

K15 why it is important to agree methods with clients

K16 the range of factors that might affect the feasibility of plans

K17 what the potential methods, timescales and responsibilities are for meeting different needs

K18 how to identify key dates, record and act within them

K19 how to incorporate methods, timescales and responsibilities into plans

K20 the types of change to action plans that may be required and why it is important to provide a rationale for any changes

K21 what different formats may be used for action plans

K22 the type of supporting documentation that may be required when supporting clients

K23 the relevant models of good practice for helping clients to review progress and achievement

K24 how often to review progress and achievement

K25 how to summarise actions that have taken place

K26 how to review key objectives and stages of plans

K27 why it is important to identify achievements

K28 how to identify when objectives have been met

K29 organisational systems and procedures for recording action plans and the importance of using these systems

## Non-Statutory Debt Solutions and Budgeting Advice Practice 3 credits

Level 2 Y/507/0865 Level 3 D/507/0866

### Aim

The unit aims to develop skills in non-statutory debt solutions and budgeting advice.

| Learning outcomes<br>The learner will: |   | LEVEL 2 Assessment criteria<br>The learner can: |  | LEVEL 3 Assessment criteria<br>The learner can: |   |
|--|---|---|--|---|---|
| 1.                                     | Be able to provide appropriate advice on non-statutory debt solutions.  | 1.1   | Help people understand the key features and principles of non-statutory debt solutions.                        | 1.1   | Help people to understand the key features and principles of non-statutory debt solutions in a range of personal circumstances. |
|  |   | 1.2   | Help people understand the potential impact of non-statutory debt solutions.                                   | 1.2   | Help people to understand the potential impact of non-statutory debt solutions in a range of personal circumstances.            |
|  |   | 1.3   | Deliver general advice on the process involved in non-statutory debt solutions.                                | 1.3   | Deliver specific advice to help a range of people plan, implement and review their chosen non-statutory debt solutions.         |
|  |   |   |  | 1.4   | Deliver tailored recommendations on non-statutory debt solutions, in a range of personal circumstances.                         |
| 2.                                     | Be able to provide appropriate and tailored budgeting advice.   | 2.1   | Help people to understand the importance of creating a personal budget.  | 2.1   | Help people to understand the importance of creating a personal budget.   |
|  |   | 2.2   | Gather relevant information for a personal budget.   | 2.2   | Compile personal budgets in a range of circumstances.   |
|  |   | 2.3   | Provide appropriate and tailored budgeting advice.   | 2.3   | Review and agree personal budgets in a range of circumstances.  |
| 3.                                     | Be able to reflect on performance in relation to the delivery of non-statutory debt solutions and budgeting advice. | 3.1   | Identify their own strengths and weaknesses when delivering non-statutory debt solutions and budgeting advice. | 3.1   | Evaluate performance when delivering non-statutory debt solutions and budgeting advice.   |

## **Indicative content**

### **NOS Unit SFJBF3: Enable clients to act on their own behalf**

- K1 Why it is important to establish clients' capability and ways of doing this
- K2 Why it is important to explain all options to clients and ways of doing this
- K3 The types of needs and expectations that clients may have
- K4 When it may be appropriate to provide support to help the client act for themselves
- K5 What types of initial help you can give clients
- K6 The importance of ensuring clients understand the types of ongoing support that you can offer
- K7 the relevant national, local, professional and organisational requirements relating to:
  - K7.1 equal opportunities
  - K7.2 discrimination
  - K7.3 health and safety
  - K7.4 security
  - K7.5 confidentiality
  - K7.6 data protection
  - K7.7 conflicts of interest
- K1 the importance of complying with national, local, professional and organisational requirements
- K8 organisational systems and procedures for recording clients' details
- K9 why it is important to agree the organisation's and clients' responsibility and how to do this
- K10 the types of information and support clients may need, and:
  - K10.1 where to access
- K11 how to enable clients to access information
- K12 the types of requirements that others involved with the case may have and how to help clients to meet them
- K13 how to help clients acquire the types of skills they will need to enable them to present, ask and answer questions
- K14 the types of support that you are able to offer clients
- K15 ways of reviewing progress against agreed criteria
- K16 issues that can occur in progressing actions and how to address them
- K17 how to decide when action has reached a conclusion and ways of working with clients to help them understand this
- K18 when it is appropriate to end the support and ways of doing this
- K19 organisational systems and procedures for recording referrals and why it is important to follow them

### **NOS Unit SFJBF1: Support clients to plan, implement and review action**

- K1 The services the organisation can provide and ways of supporting clients to access them
- K2 The organisation's policies on record keeping and confidentiality relevant to clients and why it is important to explain these to clients



- K3 how to make the setting feel friendly and welcoming, within organisational constraints
- K4 how to help clients discuss their needs and ideas
- K5 organisational policies on what needs can and cannot be met
- K6 what other sources of support or advice are available to clients
- K7 the range of options that are available to clients and when they may be appropriate
- K8 why you should confirm options with clients
- K9 how different options might meet different clients' needs
- K10 the relevant national, local, professional and organisational requirements relating to:
  - K10.1 equal opportunities
  - K10.2 discrimination
  - K10.3 health and safety
  - K10.4 security
  - K10.5 confidentiality
  - K10.6 data protection
  - K10.7 conflicts of interest
- K11 the importance of complying with national, local, professional and organisational requirements
- K12 how to establish and prioritise key objectives and stages
- K13 how to help clients to plan action
- K14 the range of methods available for implementing different courses of action and their effectiveness
- K15 why it is important to agree methods with clients
- K16 the range of factors that might affect the feasibility of plans
- K17 what the potential methods, timescales and responsibilities are for meeting different needs
- K18 how to identify key dates, record and act within them
- K19 how to incorporate methods, timescales and responsibilities into plans
- K20 the types of change to action plans that may be required and why it is important to provide a rationale for any changes
- K21 what different formats may be used for action plans
- K22 the type of supporting documentation that may be required when supporting clients
- K23 the relevant models of good practice for helping clients to review progress and achievement
- K24 how often to review progress and achievement
- K25 how to summarise actions that have taken place
- K26 how to review key objectives and stages of plans
- K27 why it is important to identify achievements
- K28 how to identify when objectives have been met
- K29 organisational systems and procedures for recording action plans and the importance of using these systems

## **NOS Unit SFJAE2: Evaluate and develop own practice**

### **Evaluate own practice**

- K1 Organisational policy in relation to professional practice and its implications for own development.
- K2 Appropriate people to support the interpretation of evidence of own performance.
- K3 Methods of self-assessment.

- K4 How to interpret evidence of own performance
- K5 Methods of reviewing and interpreting developments in professional practice.
- K6 Factors that impact on the ability to identify own development needs.
- K7 Methods of evaluating suggested changes in the context of one's own current work.
- P1 Evaluate own practice against set targets and goals
- P2 Use a range of valid and reliable evidence to assess own work, which includes an assessment of the effects of your own behaviour and values on others
- P3 Involve others in the interpretation of evidence
- P4 Use evidence to reflect on own practice and professional issues
- P5 Accept criticism in a positive manner and assess its validity and importance
- P6 Revise goals and targets in the light of reviewing evidence of performance You must be able to:
  - Identify self-development needs
- P7 Set and prioritise clear and realistic goals and targets for own development
- P8 Base goals and targets on the accurate assessment of all relevant information in relation to own work and achievement, including developments in professional practice and related areas
- P9 Devise a personal action plan and review it regularly
- P10 Try out developments in own practice in a way that does not cause problems for others
- P11 Evaluate developments in own practice and ensure continued self- development

## Court Procedures and Enforcement Advice Principles 4 credits

Level 2 H/507/0867 Level 3 K/507/0868

### Aim

The unit aims to develop knowledge of how to provide advice on County Court procedures and methods of enforcement.

| Learning outcomes<br>The learner will: |  | LEVEL 2 Assessment criteria<br>The learner can: |   | LEVEL 3 Assessment criteria<br>The learner can: |  |
|--|--|---|---|---|--|
| 1                                      | Understand how to advise on County Court procedures for the collection of personal debt. | 1.1   | Outline the content of the County Court claim form and response pack. | 1.1   | Explain the County Court claim form and response pack.                                 |
|  |  | 1.2   | Outline the County Court claim procedure.                             | 1.2   | Explain the County Court claim procedure.  |
|  |  | 1.3   | Outline how to complete a County Court claim form.                    | 1.3   | Explain how to provide detailed advice on the completion of a County Court claim form. |
|  |  | 1.4   | Outline the process for varying a County Court Judgment.              | 1.4   | Explain how to advise on the process for varying a County Court Judgment.              |
| 2.                                     | Understand how to advise on the impact of enforcement methods.                           | 2.1   | Outline the main methods of enforcement.                              | 2.1   | Explain the main methods of enforcement.   |
|  |  | 2.2   | Outline appropriate advice for each method of enforcement.            | 2.2   | Explain how to provide appropriate advice for each method of enforcement.              |

### Indicative content

#### NOS Unit SFJIB11: First line money and debt legal advice

K1 Key areas of the legislative framework relating to consumer credit and debt in your jurisdiction

K8 What situations could constitute an emergency for clients in relation to their debts and money management

K9 Types of emergency action that can be taken in particular circumstances K20 Procedures for debt recovery through the courts and:

K20.1 Possible consequences of non-compliance with court proceedings

K21 Possible defences in relation to debt

K22.2 debt recovery, repossession

#### NOS Unit SFJBF3: Enable clients to act on their own behalf

K1 Why it is important to establish clients' capability and ways of doing this

K2 Why it is important to explain all options to clients and ways of doing this

K3 The types of needs and expectations that clients may have

K4 When it may be appropriate to provide support to help the client act for themselves

K5 What types of initial help you can give clients

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K6 The importance of ensuring clients understand the types of ongoing support that you can offer K7 the relevant national, local, professional and organisational requirements relating to:

K7.1 equal opportunities

K7.2 discrimination

K7.3 health and safety

K7.4 security

K7.5 confidentiality

K7.6 data protection

K7.7 conflicts of interest

K1 the importance of complying with national, local, professional and organisational requirements

K8 organisational systems and procedures for recording clients' details

K9 why it is important to agree the organisation's and clients' responsibility

and how to do this K10 the types of information and support clients may need, and:

K10.1 where to access

K11 how to enable clients to access information

K12 the types of requirements that others involved with the case may have and how to help clients to meet them

K13 how to help clients acquire the types of skills they will need to enable them to present, ask and answer questions

K14 the types of support that you are able to offer clients

K15 ways of reviewing progress against agreed criteria

K16 issues that can occur in progressing actions and how to address them

K17 how to decide when action has reached a conclusion and ways of working with clients to help them understand this

K18 when it is appropriate to end the support and ways of doing this

K19 organisational systems and procedures for recording referrals and why it is important to follow them

**NOS Unit SFJBF1: Support clients to plan, implement and review action**

K1 The services the organisation can provide and ways of supporting clients to access them

K2 The organisation's policies on record keeping and confidentiality relevant to clients and why it is important to explain these to clients

K3 how to make the setting feel friendly and welcoming, within organisational constraints

K4 how to help clients discuss their needs and ideas

K5 organisational policies on what needs can and cannot be met

K6 what other sources of support or advice are available to clients

K7 the range of options that are available to clients and when they may be appropriate

K8 why you should confirm options with clients

K9 how different options might meet different clients' needs

K10 the relevant national, local, professional and organisational requirements relating to:

K10.1 equal opportunities  
K10.2 discrimination  
K10.3 health and safety  
K10.4 security  
K10.5 confidentiality  
K10.6 data protection  
K10.7 conflicts of interest  
K11 the importance of complying with national, local, professional and organisational requirements  
K12 how to establish and prioritise key objectives and stages  
K13 how to help clients to plan action  
K14 the range of methods available for implementing different courses of action and their effectiveness  
K15 why it is important to agree methods with clients  
K16 the range of factors that might affect the feasibility of plans  
K17 what the potential methods, timescales and responsibilities are for meeting different needs  
K18 how to identify key dates, record and act within them  
K19 how to incorporate methods, timescales and responsibilities into plans  
K20 the types of change to action plans that may be required and why it is important to provide a rationale for any changes  
K21 what different formats may be used for action plans  
K22 the type of supporting documentation that may be required when supporting clients  
K23 the relevant models of good practice for helping clients to review progress and achievement  
K24 how often to review progress and achievement  
K25 how to summarise actions that have taken place  
K26 how to review key objectives and stages of plans  
K27 why it is important to identify achievements  
K28 how to identify when objectives have been met  
K29 organisational systems and procedures for recording action plans and the importance of using these systems

## Court Procedures and Enforcement Advice Practice 3 credits

Level 2 M/507/0869 Level 3 H/507/0870

### Aim

The unit aims to develop skills in County Court procedures and enforcement advice.

| Learning outcomes<br>The learner will: |  | Assessment criteria LEVEL 2<br>The learner can: |   | Assessment criteria LEVEL 3<br>The learner can: |   |
|--|--|---|---|---|---|
| 1.                                     | Be able to advise on County Court procedures for the collection of personal debt.                                  | 1.1   | Deliver general advice on the County Court Claim procedure.   | 1.1   | Deliver tailored advice on the County Court claim procedure.  |
|  |  | 1.2   | Provide general advice on the completion of a County Court claim form and response pack.                                  | 1.2   | Assist in the completion of a County Court claim form and response pack in a range of circumstances.              |
|  |  | 1.3   | Provide general advice on the process for varying a County Court Judgment.  | 1.3   | Provide tailored advice on the process for varying a County Court Judgment.                                       |
| 2.                                     | Be able to advise on the impact of enforcement methods.  | 2.1   | Provide general advice on the main methods of enforcement.  | 2.1   | Provide tailored advice on the main methods of enforcement in a range of circumstances.                           |
| 3                                      | Be able to reflect on performance in relation to the delivery of advice on county court procedures and enforcement | 3.1   | Identify their strengths and weaknesses in relation to the delivery of advice on county court procedures and enforcement. | 3.1   | Evaluate performance in relation to the delivery of advice on county court procedures and methods of enforcement. |
|  |  | 3.2   | Identify areas for development.   | 3.2   | Establish SMART goals for areas of development.   |

### Indicative content

#### NOS Unit SFJIB11: First line money and debt legal advice

K1 Key areas of the legislative framework relating to consumer credit and debt in your jurisdiction

K8 What situations could constitute an emergency for clients in relation to their debts and money management

K9 Types of emergency action that can be taken in particular circumstances K20 Procedures for debt recovery through the courts and:

K20.1 Possible consequences of non-compliance with court proceedings

K21 Possible defences in relation to debt

K22.2 debt recovery, repossession

**NOS Unit SFJBF3: Enable clients to act on their own behalf**

- K1 Why it is important to establish clients' capability and ways of doing this
- K2 Why it is important to explain all options to clients and ways of doing this
- K3 The types of needs and expectations that clients may have
- K4 When it may be appropriate to provide support to help the client act for themselves
- K5 What types of initial help you can give clients
- K6 The importance of ensuring clients understand the types of ongoing support that you can offer
- K7 the relevant national, local, professional and organisational requirements relating to:
  - K7.1 equal opportunities
  - K7.2 discrimination
  - K7.3 health and safety
  - K7.4 security
  - K7.5 confidentiality
  - K7.6 data protection
  - K7.7 conflicts of interest
- K8 the importance of complying with national, local, professional and organisational requirements
- K9 organisational systems and procedures for recording clients' details
- K10 why it is important to agree the organisation's and clients' responsibility and how to do this
- K11 the types of information and support clients may need, and:
  - K10.1 where to access
- K12 how to enable clients to access information
- K13 the types of requirements that others involved with the case may have and how to help clients to meet them
- K14 how to help clients acquire the types of skills they will need to enable them to present, ask and answer questions
- K15 the types of support that you are able to offer clients
- K16 ways of reviewing progress against agreed criteria
- K17 issues that can occur in progressing actions and how to address them
- K18 how to decide when action has reached a conclusion and ways of working with clients to help them understand this
- K19 when it is appropriate to end the support and ways of doing this
- K20 organisational systems and procedures for recording referrals and why it is important to follow them

**NOS Unit SFJBF1: Support clients to plan, implement and review action**

- K1 The services the organisation can provide and ways of supporting clients to access them
- K2 The organisation's policies on record keeping and confidentiality relevant to clients and why it is important to explain these to clients
- K3 how to make the setting feel friendly and welcoming, within organisational constraints
- K4 how to help clients discuss their needs and ideas

K5 organisational policies on what needs can and cannot be met  
K6 what other sources of support or advice are available to clients  
K7 the range of options that are available to clients and when they may be appropriate  
K8 why you should confirm options with clients  
K9 how different options might meet different clients' needs  
K10 the relevant national, local, professional and organisational requirements relating to:  
K10.1 equal opportunities  
K10.2 discrimination  
K10.3 health and safety  
K10.4 security  
K10.5 confidentiality  
K10.6 data protection  
K10.7 conflicts of interest  
K11 the importance of complying with national, local, professional and organisational requirements  
K12 how to establish and prioritise key objectives and stages  
K13 how to help clients to plan action  
K14 the range of methods available for implementing different courses of action and their effectiveness  
K15 why it is important to agree methods with clients  
K16 the range of factors that might affect the feasibility of plans  
K17 what the potential methods, timescales and responsibilities are for meeting different needs  
K18 how to identify key dates, record and act within them  
K19 how to incorporate methods, timescales and responsibilities into plans  
K20 the types of change to action plans that may be required and why it is important to provide a rationale for any changes  
K21 what different formats may be used for action plans  
K22 the type of supporting documentation that may be required when supporting clients  
K23 the relevant models of good practice for helping clients to review progress and achievement  
K24 how often to review progress and achievement  
K25 how to summarise actions that have taken place  
K26 how to review key objectives and stages of plans  
K27 why it is important to identify achievements  
K28 how to identify when objectives have been met  
K29 organisational systems and procedures for recording action plans and the importance of using these systems

## **NOS Unit SFJAE2: Evaluate and develop own practice**

### **Evaluate own practice**

K1 Organisational policy in relation to professional practice and its implications for own development.  
K2 Appropriate people to support the interpretation of evidence of own performance.  
K3 Methods of self-assessment.  
K4 How to interpret evidence of own performance  
K5 Methods of reviewing and interpreting developments in professional practice.



- K6 Factors that impact on the ability to identify own development needs.
- K7 Methods of evaluating suggested changes in the context of one's own current work.
- P1 Evaluate own practice against set targets and goals
- P2 Use a range of valid and reliable evidence to assess own work, which includes an assessment of the effects of your own behaviour and values on others
- P3 Involve others in the interpretation of evidence
- P4 Use evidence to reflect on own practice and professional issues
- P5 Accept criticism in a positive manner and assess its validity and importance
- P6 Revise goals and targets in the light of reviewing evidence of performance You must be able to:  
Identify self-development needs
- P7 Set and prioritise clear and realistic goals and targets for own development
- P8 Base goals and targets on the accurate assessment of all relevant information in relation to own work and achievement, including developments in professional practice and related areas
- P9 Devise a personal action plan and review it regularly
- P10 Try out developments in own practice in a way that does not cause problems for others
- P11 Evaluate developments in own practice and ensure continued self- development

**Identify self-development needs**

- K8 Ways of identifying job and organisational needs.
- K9 Methods of personal action planning.
- K10 How to apply external trends and developments into own performance.
- P7 Set and prioritise clear and realistic goals and targets for own development
- P8 Base goals and targets on the accurate assessment of all relevant information in relation to own work and achievement, including developments in professional practice and related areas
- P9 Devise a personal action plan and review it regularly
- P10 Try out developments in own practice in a way that does not cause problems for others
- P11 Evaluate developments in own practice and ensure continued self- development

## Statutory Debt Solutions Advice Principles 4 credits

Level 2 K/507/0871 Level 3 M/507/0872

### Aim

The unit aims to develop knowledge of how to provide advice on statutory debt solutions.

| Learning outcomes<br>The learner will: |  | LEVEL 2 Assessment criteria<br>The learner can: |   | LEVEL 3 Assessment criteria<br>The learner can: |  |
|--|--|---|---|---|--|
| 1.                                     | Understand how to advise on statutory debt solutions | 1.1   | Describe the key features and principles of statutory debt solutions.                 | 1.1   | Explain the key features and principles of statutory debt solutions.                 |
|  |  | 1.2   | Describe the potential impact of statutory debt solutions.                            | 1.2   | Explain the potential impact of statutory debt solutions.                            |
|  |  | 1.3   | Describe the application and court process involved for each statutory debt solution. | 1.3   | Explain the application and court process involved for each statutory debt solution. |

### Indicative content

#### NOS Unit SFJIB11: First line money and debt legal advice

K1 Key areas of the legislative framework relating to consumer credit and debt in your jurisdiction

K8 What situations could constitute an emergency for clients in relation to their debts and money management

K9 Types of emergency action that can be taken in particular circumstances

K20 Procedures for debt recovery through the courts and:

K20.1 Possible consequences of non-compliance with court proceedings

K21 Possible defences in relation to debt

## Statutory Debt Solutions Advice Practice 4 credits

Level 2 A/601/8641 Level 3 T/507/0873

### Aim

The unit aims to develop skills in statutory debt solutions advice.

| Learning outcomes<br>The learner will: |  | LEVEL 2 Assessment criteria<br>The learner can: |   | LEVEL 3 Assessment criteria<br>The learner can: |  |
|--|--|---|---|---|--|
| 1.                                     | Be able to provide appropriate advice on statutory debt solutions.                                   | 1.1   | Help people understand the key features and principles of statutory debt solutions.                     | 1.1   | Help people to understand the key features and principles of statutory debt solutions in a range of circumstances. |
|  |  | 1.2   | Help people understand the potential impact of statutory debt solutions.                                | 1.2   | Help people to understand the potential impact of statutory debt solutions in a range of circumstances.            |
|  |  | 1.3   | Deliver general advice on the application and court processes involved in statutory debt solutions.     | 1.3   | Deliver detailed advice on the application and court process involved in statutory debt solutions.                 |
|  |  |   |   | 1.4   | Provide tailored recommendations on statutory debt solutions, in a range of circumstances.                         |
| 2.                                     | Be able to reflect on performance in relation to the delivery of advice on statutory debt solutions. | 2.1   | Identify their own strengths and weaknesses when delivering general advice on statutory debt solutions. | 2.1   | Evaluate performance when delivering advice on statutory debt solutions.   |

### Indicative content

#### NOS Unit SFJIB11: First line money and debt legal advice

K1 Key areas of the legislative framework relating to consumer credit and debt in your jurisdiction

K8 What situations could constitute an emergency for clients in relation to their debts and money management

K9 Types of emergency action that can be taken in particular circumstances

K20 Procedures for debt recovery through the courts and:

K20.1 Possible consequences of non-compliance with court proceedings

K21 Possible defences in relation to debt

**NOS Unit SFJBF3: Enable clients to act on their own behalf**

- K1 Why it is important to establish clients' capability and ways of doing this
- K2 Why it is important to explain all options to clients and ways of doing this
- K3 The types of needs and expectations that clients may have
- K4 When it may be appropriate to provide support to help the client act for themselves
- K5 What types of initial help you can give clients
- K6 The importance of ensuring clients understand the types of ongoing support that you can offer
- K7 the relevant national, local, professional and organisational requirements relating to:
  - K7.1 equal opportunities
  - K7.2 discrimination
  - K7.3 health and safety
  - K7.4 security
  - K7.5 confidentiality
  - K7.6 data protection
  - K7.7 conflicts of interest
- K8 the importance of complying with national, local, professional and organisational requirements
- K9 organisational systems and procedures for recording clients' details
- K10 why it is important to agree the organisation's and clients' responsibility and how to do this
- K11 the types of information and support clients may need, and:
  - K10.1 where to access
- K12 how to enable clients to access information
- K13 the types of requirements that others involved with the case may have and how to help clients to meet them
- K14 how to help clients acquire the types of skills they will need to enable them to present, ask and answer questions
- K15 the types of support that you are able to offer clients
- K16 ways of reviewing progress against agreed criteria
- K17 issues that can occur in progressing actions and how to address them
- K18 how to decide when action has reached a conclusion and ways of working with clients to help them understand this
- K19 when it is appropriate to end the support and ways of doing this
- K20 organisational systems and procedures for recording referrals and why it is important to follow them

**NOS Unit SFJAE2: Evaluate and develop own practice**

**Evaluate own practice**

- K1 Organisational policy in relation to professional practice and its implications for own development.
- K2 Appropriate people to support the interpretation of evidence of own performance.
- K3 Methods of self-assessment.
- K4 How to interpret evidence of own performance

- K5 Methods of reviewing and interpreting developments in professional practice.
- K6 Factors that impact on the ability to identify own development needs.
- K7 Methods of evaluating suggested changes in the context of one's own current work.
- P1 Evaluate own practice against set targets and goals
- P2 Use a range of valid and reliable evidence to assess own work, which includes an assessment of the effects of your own behaviour and values on others
- P3 Involve others in the interpretation of evidence
- P4 Use evidence to reflect on own practice and professional issues
- P5 Accept criticism in a positive manner and assess its validity and importance
- P6 Revise goals and targets in the light of reviewing evidence of performance You must be able to:
  - Identify self-development needs
- P7 Set and prioritise clear and realistic goals and targets for own development
- P8 Base goals and targets on the accurate assessment of all relevant information in relation to own work and achievement, including developments in professional practice and related areas
- P9 Devise a personal action plan and review it regularly
- P10 Try out developments in own practice in a way that does not cause problems for others
- P11 Evaluate developments in own practice and ensure continued self- development

## **Appendix A: MaPS Quality Framework for Individuals<sup>2</sup>**

### **National Occupational Standards (NOS) Grid<sup>3</sup>**

These NOS are MaPS's minimum basis for training and/or qualifications for the following debt activities:

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<sup>2</sup> The Money Advice Service (MAS) (now Money and Pensions Service (MaPS) published the Quality Framework for Individuals Quality Framework in 2013 to compliment the Framework for Organisations which MAS published earlier in the year. The Framework lists National Occupational Standards (NOS) which form core requirements for three debt advice activity sets: initial contact and support; general debt advice; and specialist debt advice, casework, representation and supervision. The purpose of the frameworks is to raise the quality of debt advice and ensure that clients who seek debt advice are confident that accredited organisations and advisers operate to the highest standards.

<sup>3</sup> Money Advice Service (2013) 'Quality Framework for individuals delivering debt advice', London. Appendix 1: 8

| National Occupational Standards                                |         | Initial contact          | Support work             | Advice work              | Casework/ Specialist     | Court Representation     | Supervision              |
|--|---------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Support clients to make use of the advice and guidance service | SFJGA2  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Provide information to clients                                 | SFJLA5  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Evaluation and develop own practice                            | SFJAE2  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Develop and manage interviews with clients                     | SFJGA6  |                          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Enable clients to access referral opportunities                | SFJGA4  |                          | <input type="checkbox"/> |                          |                          |                          |                          |
| Provide and receive referrals on behalf of clients             | SFJGA5  |                          |                          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Enable clients to act on their own behalf                      | SFJBF3  |                          |                          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| First line money and debt legal advice                         | SFJIB11 |                          |                          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Support clients to plan, implement and review action           | SFJBF1  |                          |                          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Negotiate on behalf of clients                                 | SFJGB9  |                          |                          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Money and debt legal advice and casework                       | SFJIB12 |                          |                          |                          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Manage personal caseload                                       | SFJHA5  |                          |                          |                          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Provide continuing support to clients                          | SFJBF2  |                          |                          |                          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Manage legal advice cases                                      | SFJ1A2  |                          |                          |                          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Prepare cases for representation in formal proceedings         | SJDA7   |                          |                          |                          |                          | <input type="checkbox"/> |                          |
| Represent clients in formal proceedings                        | SFJDA4  |                          |                          |                          |                          | <input type="checkbox"/> |                          |
| Provide support for other practitioners                        | SFJHD10 |                          |                          |                          |                          |                          | <input type="checkbox"/> |

**Note** CICM qualifications do not cover specialist advice, casework, representation or debt advice supervision work (shaded in grey).

## Appendix B: MaPS Quality Framework for Individuals Initial contact and support activity list

The Money and Pensions Service has identified the following activities and National Occupational Standards (NOS) which relate to initial contact and debt support work (MaPS 2013: Appendix 2). All these activities should occur within an organisation's systems, procedures and customer service ethos. These activities are presented in a logical order, but it is important to note that they may occur in different orders and simultaneously. Some activities may not be required, depending on the nature of the service and the client's circumstances. Follow the link from the ICM website to find the relevant NOS indicated below.

| Activity  | NOS reference  |
|---|--|
| 1.1 Establish reasons for the client seeking advice allowing time for the client to outline their situation   | (SFJGA2) Support clients to make use of advice and guidance service<br>(SAFJGA6) Develop and manage interviews with clients<br>(SCDLDSS308) Enable clients to access referral opportunities<br>(SFJGA5) Provide and receive referrals on behalf of clients |
| 1.2 Work in line with relevant regulation, guidance, codes of practice and industry standards, and relevant internal policies and   | (SFJGA2) Support clients to make use of advice and guidance service  |
| 1.3 Provide information about the advice service, including   | (SFJLA5) Provide information to clients  |
| <ul style="list-style-type: none"> <li>• explaining what the advice service can and cannot do or provide</li> <li>• confidentiality and data protection arrangements</li> <li>• legal caveats and relevant policies</li> <li>• cost and fees</li> <li>• the process of providing authority / mandates to act on behalf of the client (including details on confidentiality, legal caveats, costs and fees)</li> </ul> | SFJGA2) Support clients to make use of advice and guidance service   |

|   |  |
|---|--|
| <p>1.4 Check the client’s understanding and expectations, reinforcing as necessary the message about how the service can help and the principle that the service involves clients at each stage to help them manage their affairs going forward</p> | <p>(SFJGA2) Support clients to make use of advice and guidance service</p> <p>(SFJLA5) Provide information to clients</p> <p>(SAFJGA6) Develop and manage interviews with clients</p> <p>(SFJBF3) Enable clients to act on their own behalf</p> <p>(SFJGA5) Provide and receive referrals on behalf of clients</p> |
|---|--|

| Activity  | NOS reference  |
|---|--|
| <p>1.5 Gather client information following organisational procedures</p> <p>Establish whether new or returning client</p> <p><b>If new</b></p> <ul style="list-style-type: none"> <li>• Collect personal details including information for equalities’ reporting</li> <li>• Check for potential conflicts of interest</li> <li>• Check personal background and details: immigration status, housing tenure, employment status, dependents or non-dependents, health or disability issues</li> <li>• Establish client’s required level of support, e.g. accessibility and communication needs, health</li> <li>• Identify any contact restrictions/preferences</li> <li>• Gather evidence as required, e.g. proof of income, identify, immigration status, power of attorney</li> <li>• Register the client with the service using an appropriate channel, e.g. book appointment, refer or signpost</li> </ul> <p><b>If Returning Client</b></p> <ul style="list-style-type: none"> <li>• check identity</li> <li>• data protection check</li> <li>• access an review existing case</li> <li>• gather information from client to establish what progress has been made or developments have occurred</li> <li>• re-establish the level of client support required</li> </ul> | <p>(SAFJGA6) Develop and manage interviews with clients</p> <p>(SFJGA2) Support clients to make use of advice and guidance service</p> <p>(SAFJGA6) Develop and manage interviews with clients</p> <p>SFJGA2) Support clients to make use of advice and guidance service</p> <p>(SAFJGA6) Develop and manage interviews with clients</p> |



| <p>1.6 Record relevant information correctly as required by the organisation's case management systems, including</p> <ul style="list-style-type: none"> <li>• any reference numbers and codes</li> <li>• information about client, debts, case and developments</li> </ul>  | <p>(SAFJGA6) Develop and manage interviews with clients</p>   |
|--|---|
| Activity   | NOS reference   |
| <p>1.7 Identify debt problems with the client and explore the nature and extent of the</p>   | <p>(SAFJGA6) Develop and manage interviews with clients</p>   |
| <p>□ identify priorities and immediate client needs / emergencies</p>  |   |
| <ul style="list-style-type: none"> <li>• identify key dates and relevant documents</li> <li>• explain information required for any referral appointment</li> <li>• explain the need to establish the full extent of the problem and all debts</li> </ul>   | <p>(SCDLDSS308) Enable clients to access referral opportunities</p> <p>(SFJGA5) Provide and receive referrals on behalf of clients</p>  |
| <p>1.8 Identify any additional issues other than the problem presented by the client (debt related or other) and identify internal and / or external referral or signposting options</p>   | <p>(SFJGA2) Support clients to make use of advice and guidance service</p> <p>(SAFJGA6) Develop and manage interviews with clients</p> <p>(SCDLDSS308) Enable clients to access referral opportunities</p> <p>(SFJGA5) Provide and receive referrals on behalf of clients</p> |
| <p>1.9 Empathise with the client's situation and gauge their current level of confidence and ability to manage their debt</p> <ul style="list-style-type: none"> <li>• identify the level of support needed</li> <li>• respond to any communication barriers arising from language, disabilities or emotional state</li> </ul> | <p>(SFJGA2) Support clients to make use of advice and guidance service</p> <p>(SFJLA5) Provide information to clients</p> <p>(SAFJGA6) Develop and manage interviews with clients</p> <p>(SFJBF3) Enable clients to act on their own behalf</p>                               |

| <p>1.10 Ensure the client knows and understands the next steps, who is taking them and when, the client's 'responsibilities and obligations' and provide any appropriate written information / resources</p>   | <p>SFJLA5 Provide information to clients</p> <p>SAFJGA6 Develop and manage interviews with clients</p> <p>SCDLDSS308 Enable clients to access referral opportunities</p> <p>SFJGA5 Provide and receive referrals on behalf of clients</p> <p>SFJBF3 Enable clients to act on their own behalf</p> |
|--|---|
| Activity   | NOS reference   |
| <p>1.11 Provide and receive referrals, signpost and diary appointment according to agency procedures</p>   | <p>(SFJGA5) Provide and receive referrals on behalf of clients</p>  |
| <p>1.12 Send / give routine information to clients or other parties relevant to the client's case:</p> <ul style="list-style-type: none"> <li>• assist with self help</li> <li>• update the client about progress</li> <li>• carry out administration relevant to the case, e.g. debt management plans, token offers, routine correspondence with creditors or enable the client to do so</li> </ul> | <p>(SFJGA2) Support clients to make use of advice and guidance service</p> <p>(SFJLA5) Provide information to clients</p> <p>(SFJBF3) Enable clients to act on their own behalf</p>   |
| <p>1.13 □ Gather information to review case activity for existing clients either routinely or prompted by an event</p>   | <p>(SAFJGA6) Develop and manage interviews with clients</p>   |
| <p>1.14 Carry out activities relating to organisation's quality management procedures:</p> <ul style="list-style-type: none"> <li>• record / monitor outcomes</li> <li>• follow complaints procedure</li> <li>• report on client's characteristics for equalities monitoring</li> <li>• facilitate client feedback</li> </ul>  | <p>(SAFJGA6) Develop and manage interviews with clients</p>   |
| <p>1.15 Keep up to date with changes in legislation, codes of practice, guidelines and internal procedures through continuous professional development</p>   | <p>(SFJAE2) Evaluate and develop own practice</p>   |

|   |   |
|---|---|
| <p>1.16 Maintain the required 'soft skills' necessary to deal with clients or client's representative e.g. effective communication skills</p>   | <p>(SFJAE2) Evaluate and develop own practice</p>           |
| <p>1.17 Understand the limitations of the role, own limits and those of the service including, knowing when to refer to another internal or external adviser and when and how to access supervision, support and learning opportunities</p> | <p>(SFJAE2) Evaluate and develop own practice</p>           |
| <p>1.18 Manage the environment (e.g. waiting room, phone experience, health and safety)</p>   | <p>(SAFJGA6) Develop and manage interviews with clients</p> |

## Appendix C: MaPS Quality Framework for Individuals General debt advice activity list

The Money and Pensions Service has identified the following activities and National Occupational Standards (NOS) which relate to general debt advice work (MaPS 2013: Appendix 3). All these activities should occur within an organisation's systems, procedures and customer service ethos. These activities are presented in a logical order, but it is important to note that they may occur in different orders and simultaneously. Some activities may not be required, depending on the nature of the service and the client's circumstances.

| Activity   | NOS reference  |
|--|--|
| 2.1 Check or carry out, all or some, <i>Initial Contact and Support</i> activities depending on role   | as per <i>Initial Contact and Support</i> NOS mapping  |
| 2.2 Work in line with relevant regulation, guidance, codes of practice and industry standards, and relevant internal policies and procedures   | (SFJIB11) First line money and debt legal advice   |
| 2.3 Establish client's capability or desire/confidence to undertake actions on their own behalf in line with organisational requirements and facilitate the client to act on their own behalf, where appropriate with the aim to continually engage the client as far as possible with the debt advice process and to empower them to manage their own affairs.  | (SFJGA2) Support clients to make use of advice and guidance service<br>(SFJIB11) First line money and debt legal advice<br>(SFJBF3) Enable clients to act on their own behalf<br>(SFJBF1) Support clients to plan, implement and review action |
| 2.4 Work with client's representative or third parties, as appropriate   | (SFJIB11) First line money and debt legal advice<br>(SFJBF2) Provide continuing support to clients   |
| 2.5 Explore in depth and record details of clients' personal circumstances which might impact on the debt situation including <ul style="list-style-type: none"> <li>• immigration status</li> <li>• housing status; mortgagee, tenant, homeless,</li> <li>• employment status</li> <li>• health issues, disability, vulnerability or mental health problems</li> <li>• age</li> <li>• dependents or non-dependents</li> </ul> | (SFJIB11) First line money and debt legal advice<br>(SFJHA5) Manage personal caseload<br>(SAFJGA6) Develop and manage interviews with clients  |

| Activity  | NOS reference  |
|---|--|
| 2.6 Check progress if the client is returning   | (SFJIB11) First line money and debt legal advice<br>(SFJBF1) Support clients to plan, implement and review action<br>(SFJHA5) Manage personal caseload<br>(SAFJGA6) Develop and manage interviews with clients<br>(SFJBF2) Provide continuing support to clients |
| 2.7 Check (or enable client to) and, where necessary, challenge liability for debt (e.g. no signed contract, a limitation act issue / out of statutory time limit or appeals against DWP/HMRC/LA decisions which result in debts of overpaid benefits) and identify if the debt is personal, business or both | SFJIB11) First line money and debt legal advice<br>(SFJBF1) Support clients to plan, implement and review action<br>(SFJBF3) Enable clients to act on their own behalf<br>(SAFJGA6) Develop and manage interviews with clients                                   |
| 2.8 Explain the consequences of the current financial situation, including reasons for and implications of changing bank accounts   | (SFJIB11) First line money and debt legal advice<br>(SFJLA5) Provide information to clients  |
| 2.9 Investigate debts fully, including identifying which debts are priority and non-priority and differentiating between business and personal debt. Explain the implications to the client and ensure their understanding  | (SFJIB11) First line money and debt legal advice<br>(SAFJGA6) Develop and manage interviews with clients   |

| <p>2.10 Agree with the client the appropriate action to be taken in relation to emergency situations and who will take it</p>  | <p>(SFJIB11) First line money and debt legal advice</p> <p>(SFJLA5) Provide information to clients</p> <p>(SAFJGA6) Develop and manage interviews with clients</p> <p>(SFJBF3) Enable clients to act on their own behalf</p> <p>(SFJBF1) Support clients to plan, implement and review action</p> <p>(SFJBF2) Provide continuing support to clients</p> |
|--|---|
| Activity   | NOS reference   |
| <p>2.11 Explain the principles of budgeting and complete or assist or guide the client to complete a personal budget sheet / financial statement; working towards a sustainable financial situation which might include</p> <ul style="list-style-type: none"> <li>• establishing household composition</li> <li>• reducing or minimising excessive expenditures</li> <li>• identifying alternative sources of providers (e.g., for utilities, insurance, mortgage, accommodation) through, for example, price comparison websites</li> <li>• signposting or referral</li> </ul> | <p>(SFJIB11) First line money and debt legal advice</p> <p>(SFJLA5) Provide information to clients</p> <p>(SFJGA5) Provide and receive referrals on behalf of clients</p> <p>(SFJBF3) Enable clients to act on their own behalf</p> <p>(SFJBF1) Support clients to plan, implement and review action</p>  |
| <p>2.12 Support the client to maximise income including for financial capability</p> <ul style="list-style-type: none"> <li>• identifying sources of one-off income, i.e. insurance claims, social fund, charities or trust funds</li> <li>• checking benefit entitlement, referring, as appropriate, for better-off calculations / revisions / appeals</li> <li>• checking tax codes / allowances</li> </ul>  | <p>(SFJIB11) First line money and debt legal advice</p> <p>(SFJBF1) Support clients to plan, implement and review action</p> <p>(SFJBF3) Enable clients to act on their own behalf</p>  |
| <p>2.13 Support and facilitate communication with creditors and other officials acting on the debt, for example, debt collection agencies</p>  | <p>(SFJIB11) First line money and debt legal advice</p> <p>(SFJBF3) Enable clients to act on their own behalf</p> <p>(SFJBF1) Support clients to plan, implement and review action</p> <p>(SFJBF2) Provide continuing support to clients</p>  |

2.14 Negotiate with creditors or enable the client to negotiate with creditors, including establishing progress of creditor sanctions and actions

(SFJIB11) First line money and debt legal advice

(SFJBF3) Enable clients to act on their own behalf

(SFJBF1) Support clients to plan, implement and review action

(SFJGB9) Negotiate on behalf of clients

(SFJBF2) Provide continuing support to clients

| Activity   | NOS reference   |
|--|---|
| <p>2.15 Explore options and strategies, working in the appropriate national legislative framework, taking account of possible consequences and:</p> <ul style="list-style-type: none"> <li>• explore the client’s goals, e.g. to become debt free, to dispute, to be able to manage financial affairs better</li> <li>• explain the client’s rights and responsibilities in relation to problems raised and options identified</li> <li>• consider and explain all relevant options and strategies considering client’s personal circumstances and debt situation</li> <li>• identify options which are not suitable and explain why, where necessary</li> <li>• explain the implications and strategy for each option, including relevant time periods and repercussions for inaction</li> <li>• give advice, which is comprehensive, impartial, legally correct and appropriate according to the level of priority of each problem</li> <li>• offer options if there are strategies which fit with the client’s interests, goals and circumstances</li> <li>• agree with the client the overall strategy and actions to be taken</li> <li>• establish the appropriate level of intervention and support required to enable the client to progress their case</li> <li>• identify and record next steps, who is responsible for taking them and when</li> <li>• ensure the client understands possible payment options and knows how to make payments</li> <li>• where a client is suitable for formal personal insolvency ensure the client is fully aware of the advantages and disadvantages and make any necessary referrals</li> </ul> | <p>(SFJIB11) First line money and debt legal advice</p> <p>(SFJLA5) Provide information to clients</p> <p>(SAFJGA6) Develop and manage interviews with clients</p> <p>(SFJBF1) Support clients to plan, implement and review action</p> |



|   |  |
|---|--|
| 2.16 Identify potential fraudulent / criminal activity and advise the client accordingly, and report cases where appropriate  | (SFJIB11) First line money and debt legal advice   |
| 2.17 Record relevant information on case record in a manner which is easy to follow and allow any other worker to understand it, ensuring that case information is grouped logically and is readily accessible  | (SFJHA5) Manage personal caseload<br>(SFJBF1) Support clients to plan, implement and review action<br>(SFJBF2) Provide continuing support to clients   |
| 2.18 Make appropriate internal or external referrals for different aspects of the case, including for assistance with formal proceedings, e.g. bankruptcy, statutory debt management options and court hearings | (SFJIB11) First line money and debt legal advice<br>(SFJGA5) Provide and receive referrals on behalf of clients<br>(SFJBF2) Provide continuing support to clients  |
| 2.19 Monitor the case using internal procedures   | (SFJHA5) Manage personal caseload<br>(SFJBF2) Provide continuing   |
| 2.20 Review the case using policies and procedures  | (SFJGA2) Support clients to make use of advice and guidance service<br>(SFJHA5) Manage personal caseload<br>(SFJAE2) Evaluate and develop own practice<br>(SFJBF2) Provide continuing support to clients |
| 2.21 Liaise and follow-up with the Courts, where appropriate  | (SFJIB11) First line money and debt legal advice<br>(SFJHA5) Manage personal caseload<br>(SFJBF2) Provide continuing support to clients  |
| 2.22 Identify and report social policy issues   |  |

|   |   |
|---|---|
| <p>2.23 Keep up to date with changes in legislation, codes of practice, guidelines and internal procedures through continuous professional development (CPD) activities</p>   | <p>SFJAE2) Evaluate and develop own practice</p>  |
| <p>2.24 Understand the limitations of the role, own limits and those of the service. Know when to refer to another internal or external adviser, when and how to access supervision, support and learning opportunities</p> | <p>(SFJAE2) Evaluate and develop own practice</p> |

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