Debt Advice Quality Framework

An accreditation scheme for organisational quality standards, codes, training and qualifications for debt advice services and advisers

Version 2

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Money & Pensions Service

Contents

Section 1: Introduction **3**

Section 2: Accreditation scheme for organisational quality standards and codes for debt advice services **5**

2.1 Introduction to the Quality Framework for Organisations 5
2.2 Application process for standard and code owners 6
2.3 Quality Framework for Organisations 7

Section 3: Accreditation scheme for individuals delivering debt advice **14**

3.1 Introduction to the Quality Framework for Individuals 14
3.2 Application process for training and qualification owners 16
3.3 Quality Framework for Individuals 17
3.4 Initial contact and support activity list 18
3.5 General advice activity list 22
3.6 Specialist advice, casework, representation and supervision 27

Section 1: Introduction

MaPS believe that it is important for clients who seek debt advice to have the assurance that both the organisation they access, and the adviser that they engage with, are operating to the highest standards.

The Debt Advice Quality Framework comprises of two interlinked and essential parts - the 'organisational' quality framework and the 'individual' quality framework, which together, form our approach to ensuring the high quality of debt advice services in both the free-to-client and fee-charging sectors.

The framework provides a single, transparent and consistent mechanism which enables quality standards, membership codes, qualifications and vocational training currently used in the debt advice sector to be assessed against the requirements of the framework and achieve accreditation from the Money and Pensions Service. This will ensure that both an organisation and its individual advisers are delivering consistent and high-quality debt advice.

This publication sets out the principles and process for assessing organisational and individual quality in the debt advice sector.

Any standard or membership code that is externally assessed as meeting all of the framework requirements is "accredited" and we publish a list of those standards that comply with our framework on the MaPS Debt Quality website.

The individual component of the framework is based on the National Occupational Standards (NOS), an approach fully supported by stakeholders in the consultation process during early 2013. NOS are owned by various Sector Skills Councils and those used in the Money and Pensions Service Debt Advice Quality Framework were developed by the advice sector. The framework for individuals, developed by a Working Group of key debt advice stakeholders, focuses on the separate tasks and activities that are required for an adviser to be competent taking account of the various business models used across the debt advice sector.

The framework for individuals is developed to ensure that the range of debt advice qualifications, training programmes and other learning in use in the sector, supports debt advisers with the knowledge and skills to undertake the range of activities required to provide clients with high quality advice. Accredited training and qualifications are detailed on the Learning Pathway Hub on the MaPS Debt Quality website outlining the pathway that debt advisers can take when choosing the appropriate training or qualification for their role e.g. support work, casework etc. Any accreditation award is valid for three years and will be subject to review at this time or earlier where there are any changes made to the content or any changes in regulation/legislation.

An independent external organisation administers the application and assessment process to map quality standards, membership codes, qualifications and vocational training against the relevant components of the framework.

The process identifies those that meet the requirements in full, in part or not at all. We continue to work with those that require further development in order to fill gaps and to achieve accreditation.

MaPS developed an independent debt advice peer assessment process to provide additional reassurance of suitable and relevant advice to clients. This was launched in 2015.

MaPS have introduced a requirement for all projects that MaPS fund to comply with a standard or code that meets our framework. Where an organisation fails to maintain an accredited standard then it will no longer be eligible to receive funding.

MaPS also hope that, because the framework provides assurance of consistent and high-quality services to both creditors and funders of advice services, other advice providers that are not funded by MaPS, decide to opt into quality standards accredited to the framework.

Section 2: Accreditation scheme for organisational quality standards and codes for debt advice services

2.1 Introduction to the Quality Framework for Organisations

- The quality framework for organisations has been designed to enable the wide range of existing and new quality standards and membership codes in use across the debt advice sector to be independently mapped and, where they meet all of the requirements of the framework, will be accredited by the Money and Pensions Service.
- The framework provides the foundation for raising quality and consistency in the delivery of debt advice and it covers organisational systems, governance, adviser skills and competence and outcomes for clients.
- The framework detailed in Section 2.3 of this document outlines each of the three high level quality areas for a high-quality organisation: a focus on client need, good governance and a learning organisation. It provides the details of organisational systems and processes that must be demonstrated by standards and membership code owners.
- All accredited standards and codes will have demonstrated that they assess compliance through appropriate and rigorous processes that include on-site audit, the assessment of advice, and have a three-year audit cycle.
- The Money and Pensions Service will work with the owners of accredited standards, and codes, to encourage them to implement a more consistent and standardised approach to the process of assessing compliance. For example, additional risk-based triggers will be encouraged e.g. through annual self-assessment.
- The Money and Pensions Service has developed a process with standards and membership codes owners to develop a mechanism to maintain a list of accredited advice organisations.
- Accreditation is valid for three years and will be subject to review in the event of any changes made to standards, membership codes, training and qualification during the accreditation period.
- The framework will be reviewed every five years, with the exception of where changes in legislation or regulations occur that affect the framework during the five-year period. Following any changes being made, at the five-year stage or before the Money and Pensions Service will reassess all accredited standards, membership codes, training and qualifications against the revised framework and renew accreditation where appropriate.

2.2 Application process for standard and code owners

Standards and membership codes owners will be able to submit an application for accreditation to an independent external assessment organisation through an open application process.



2.3 Quality Framework for Organisations

Section 1: Meeting Clients' Needs				
Theme	**Purpose**		**Quality Measure**	**Measurements/illustrations**
Accessible	1.1	To maximise reach of service	Service is easily accessible to the community	Up-to-date community and client profiles maintained. In addition, services could produce an annual statement identifying any specific advice needs anticipated for these communities. This could be incorporated into a Service Plan
				Evidence of regularly reviewing and adapting the service based on client need. Access should be assessed as a minimum against: ▪ hours of service ▪ outreach (geographic accessibility) including virtual access ▪ methods of delivery (channels) ▪ range of formats, languages and abilities
Accessible	1.2	To build awareness of the service and encourage usage	Effectively communicate and promote services to potential clients	Evidence of a client focused communication strategy and action plan complaint with statutory rules
				Other organisations engaged regarding changes to services or practice
				Evidence that clients, potential client and external organisations are clear about the level and type of service available, and there is a clear and defined process forreferral
Accessible	1.3	To facilitate effective and timely referrals	Builds and maintains strong formal networks that cater for current and potential client need.	Proactive in seeking, building, utilising and keeping up to date referral routes
				Evidenced use of an effective process for engagement with creditors
				Maintain records of referrals, including referrals in and out of the service
				Referral routes identified for the delivery of all advice channels
				Referral routes identified for all potential advice solutions needed e.g. DRO/DMP/IVA

Section 1: Meeting Clients' Needs				
Theme	**Purpose**		**Quality Measure**	**Measurements/illustrations**
Responsive	1.4	To ensure clients' needs are met with the right tools and resources	Provides appropriate information and support	A series of provisions should be in place throughout the client journey including: ▪ Referral processes for specialist debt and non-debt related services embedded with clear information to clients at the outset ▪ Self-help and assisted self-help resources are accessible and provided where appropriate
				Processes in place for clients to be kept informed of their case through whole journey and the process communicated by which clients can access personal information held about them
Responsive	1.5	To facilitate client outcomes	Delivers appropriate client outcomes through effective advice	Client journey can be articulated by all levels of staff
				Clients outcomes are measured and captured frequently, even when referred
				Client outcomes have been used to improve future client experience through service changes
Responsive	1.6	To ensure services are targeted, designed and promoted appropriately	Define and understand clients' needs	Systems in place for recording client information and any specific needs
				Client input into the design and development of services
				Client feedback systems in place with evidence of adapting services in relation to needs
				Records identify clients' needs, any advice given and the actions to be taken and by whom
				Records accessible to all advisers
Trusted	1.7	Building and maintaining clients confidence in the objectivity and impartiality of advice	Act and be seen to act with impartiality and integrity at all times	Effective and appropriate policies and practice on: ▪ confidentiality and access to information ▪ safe maintenance and destruction of case files ▪ management of case files ▪ forms of authority enabling the provider to speak or act on behalf of the client ▪ the protection of client data ▪ conflict of interest, including the management of conflict of interest in staff and remedy decision
				Evidence of a published clear client charter that has a commitment to treat service users with respect and sets out any expectations of behaviour they have of clients

Section 2: Well governed				
Theme	**Purpose**		**Quality Measure**	**Measurements/illustrations**
Compliance	2.1	To deliver a quality service to meet clients' needs free from legal challenge	Compliant with appropriate legislation – Health & Safety, Charity, Equality & Diversity, Company, Regulatory, Employment, GDPR, Consumer Credit (including standards set out by the regulator in rules/guidance)	Insurance held are appropriate to the service provided
				Evidence of organisation and staff awareness of legislative and / or regulatory requirements
				Staff are aware of routes for reporting breaches in requirements e.g. whistleblowing
Transparency and longevity	2.2	To provide a consistent and sustainable service to clients	Financially viable	An annual budget
				Annual profit and loss account or income and expenditure account
				Annual balance sheet
				Quarterly variance of income and expenditure against budget
				Accounts are monitored at least quarterly by management committee / board
				Forecasting model meaningfully assesses financial strength
				Evidence of financial review by an independent source
Transparency and longevity	2.3	To ensure a sustainable organisation	Identifies and seeks to mitigate risks	Up to date risk log with mitigation plan for organisation and individual projects and services (including HR needs)
Leadership	2.4	To provide vision and clarity of purpose	Well led	Strategic aims and operational objectives for the service are clearly set out
				All staff and volunteers have access to policies and procedures and they are embedded into induction
				Supervision process is adhered to for all staff involved in the advice process

Section 2: Well governed				
Theme	**Purpose**		**Quality Measure**	**Measurements/illustrations**
Effectiveness	2.5	To enable the assessment of performance against service aims and objectives and to drive and enable continuous improvement of the service	Gathers, challenges and scrutinises monitoring data	Clear outcomes for the service are defined and success measured against them
				Collects and collates a consistent set of client data and evidenced use of management data
				Evidence of CPD activity for Trustees/ Management Board/staff
				Staff are aware of service changes
				Evidence of improvements following service, client or environmental reviews where relevant
Effectiveness	2.6	To deliver high quality and appropriate services across the organisation	Staffed by competent people who are appropriately trained	All staff involved in delivering the service have achieved identified core competencies before they advise the public
				Staff are aware of their tasks and responsibilities and where to turn for help if faced with a problem beyond their own abilities
				Staff feedback systems in place and used by management
				Supervision is delivered by appropriately trained staff within or outside the organisation
				Evidence that all cases are dealt with by an adviser trained/qualified to the appropriate level of debt advice as detailed in the individual components of the Money and Pensions Service Quality Framework

Section 2: Well governed				
Theme	**Purpose**		**Quality Measure**	**Measurements/illustrations**
Effectiveness	2.7	To maximise the efficiency and effectiveness of its service	Manages resources well	Attendance records are recorded
				Processes in place to reduce any potential non-attendance of clients
				Record of client access routes and consistent use of assessment mechanisms to inform client journey
				Evidence that financial prudence is observed with the organisation management e.g. procurement procedures
				Use channel shift where appropriate
Effectiveness	2.8	To maintain and improve quality of advice	Demonstrable internal quality assurance process including appropriate/effective centralised systems and controls	Evidence of internal quality assessment and responsibility for maintaining quality made clear in the management structure
				Quality is maintained where part of the service is delivered by a third party
				Evidence that systems and processes are reviewed regularly e.g. operation and advice processes
Effectiveness	2.9	To provide transparency, accountability and longevity of the service	Sets out clear plans and timescales	Plans outlining service delivery aims, timelines for service developments and finances

Section 3: A learning organisation				
Theme	**Purpose**		**Quality Measure**	**Measurements/illustrations**
Reflecting	3.1	To identify the opportunities to develop the organisation and the service	Conducts self-evaluation when appropriate	Completion of self-assessment audit of service
				Use of client and community profiles to identify new and future trends
				Service strategies are updated and reviewed against the aims and objectives of the organisation
				Services are subject to regular independent review and/or evaluation of advice outcomes
Reflecting	3.2	To improve the quality of advice and delivery across the sector	Shares evidence based good practice with peers	Systems in place for staff learning/training
				Internal communications documentation covering good practice and success
			Reaches out to other debt providers and other sectors to learn	Engagement in external forums/ workshops/meetings where best practice is shared
				Evidence of involvement in peer to peer support and learning
Reflecting	3.3	To improve the quality of advice and skills levels of advisers	Facilitates learning and development	Staff appraisals, supervision and training needs analysis are completed for staff and the organisation, including evidence of active performance management
				Advisers have access to a suitably experienced person internally or externally, who can provide guidance
				Training plan and continuous professional development plan in place for all staff and volunteers
				Process that uses evidence from client cases for staff development
				Arrangements are in place to ensure that the service and staff have access to up-to-date reference materials and appropriate journals
				Services to evidence that the casework files of individual advisers are subject to suitably qualified, independent review
				Evidence of observed client interaction e.g. call listening, shadowing
				Supervisors/trainers to retain one-to-one client advice skills to a proportionate level

Section 3: A learning organisation				
Theme	**Purpose**		**Quality Measure**	**Measurements/illustrations**
Actioning	3.4	Responsive and adaptable	To innovate and improve service delivery internally	Evidence based changes designed into service plans
				Review of client journeys
Actioning	3.5	To improve service delivery and improve client focus	Gathers and responds to client feedback	Evidence of actively gathering client feedback and responding to clients
				Client complaints procedure exists, is clear in client journey and is complied with
				Channel shift is clear within process and procedures to support more efficient and appropriate support for clients
				Evidence of process in place for clients and advisers to make an accurate assessment of need and service varied accordingly
Actioning	3.6	To maintain appropriate service delivery and staff skills	Identify environmental changes and responds effectively	Evidence of external engagement e.g. participation in local advice networks
				Subscribes to industry publications
				Evidence of environmental and service review shaping training and development of staff

Section 3: Accreditation scheme for individuals delivering debt advice

3.1 Introduction to the Quality Framework for Individuals

- The framework for individuals identifies the activity sets that are undertaken throughout the debt advice journey across a variety of roles, from initial contact, support work, advice, casework and specialist advice, through to representation and supervision. During the development of the framework, each activity was mapped against the relevant National Occupational Standard (NOS) suite and units. The results of this process can be found in section 3.4 - 3.6. Section 3.3 provides the high-level summary of each activity and identifies the NOS that now form the core requirements for each activity set.
- The framework enables the owners of debt advice training and qualifications (including internal training programmes) to submit their training and qualification programme content and assessment processes for mapping, and for an independent external assessment against the framework. Applicants are asked to identify the debt advice activity set that each course and qualification is designed to support, aligned with the framework. Independent assessors will determine whether each training course or qualification meets the quality framework criteria, or if further development is required before it can be recommended for accreditation.
- The NOS used in the development of the framework are owned principally by Skills for Justice. The detailed NOS content and the knowledge units within each, are the basis against which the training and qualification programme content is assessed and mapped to the framework for individuals.
- The accreditation scheme provides a transparent framework and an accredited pathway for debt advice organisations and individual advisers. Any potential new employer taking on an adviser who has completed accredited training and qualifications will have assurance about the competence and ability of the adviser to take on a new role. This will help to facilitate career progression for advisers across the sector.

- In addition to meeting the NOS content requirements, training and qualification owners will be required to provide evidence that the following criteria are being met:
    - Learning is assessed
    - They have robust and secure systems for administration of courses and qualifications
    - They conduct an evaluation and review of trainers and training materials
    - They have appropriate complaints and feedback procedures in place
    - They hold professional indemnity insurance covering trainers
- The assessment will take into account where training and qualification owners have policies that allow prior accredited learning as a prerequisite for access to their learning programmes e.g. accredited 'initial contact' training could form an entry level pre-requisite for a learning programme for 'support work'.
- In 2015 the Money and Pensions Service scoped and procured a process to validate the knowledge, skills and competence of experienced debt advisers who had undertaken their training prior to the accredited learning pathways being in place. This process enabled all advisers across the sector to provide baseline validation of their competence to undertake the activities necessary in their work and identify any gaps to be addressed.
- The Money and Pensions Service have developed a range of initiatives to assess the quality of debt advice. We will share the high-level results and trends with owners of accredited quality standards and membership codes with the aim of generating improvements across the sector.

3.2 Application process for training and qualification owners

From April 2015 new training and qualifications owners are able to submit an application for accreditation to an independent external assessment organisation through an open application process.

For detailed information on the accreditation process for individuals see: www.debtquality.org.uk



3.3 Quality Framework for Individuals

The range of debt activities, such as support and advice work, are mapped to core National Occupational Standards (NOS) in the grid below. These NOS are the minimum basis for training and / or qualifications content for these debt activities.

Key

- Standards relevant to Initial contact
- Standards relevant to Support work
- Standards relevant to Advice work
- Standards relevant to Casework / Specialist
- Standards relevant to Court representation
- Standards relevant to Supervision

Debt Activity National Occupational Standards	Initial contact	Support work	Advice work	Casework/ Specialist	Court representation	Supervision
Support clients to make use of advice and guidance service [SFJGA2]	•	•	•	•	•	•
Provide information to clients [SFJLA5]	•	•	•	•	•	•
Evaluate and develop own practice [SFJAE2]	•	•	•	•	•	•
Develop and manage interviews with clients [SFJGA6]		•	•	•	•	•
Enable clients to access referral opportunities [SFJGA4]		•				
Provide and receive referrals on behalf of clients [SFJGA5]			•	•	•	•
Enable clients to act on their own behalf [SFJBF3]			•	•	•	•
First line money and debt legal advice [SFJIB11]			•	•	•	•
Support clients to plan, implement and review action [SFJBF1]			•	•	•	•
Negotiate on behalf of clients [SFJGB9]			•	•	•	•
Provide specialist money and debt legal advice [SFJIB12]				•	•	•
Manage personal caseload [SFJHA5]				•	•	•
Provide continuing support to clients [SFJBF2]				•	•	•
Manage legal advice cases [SFJIA2]				•	•	•
Prepare cases for representation in formal proceedings [SFJDA7]					•	
Represent clients in formal proceedings [SFJDA4]					•	
Provide support for other practitioners [SFJHD10]						•
	Appendix 3.4		Appendix 3.5	Appendix 3.6		

3.4 Initial contact and support activity list

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
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 (SAFJGA6) Develop and manage interviews with clients (SFJGA4) Enable clients to access referral opportunities (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 procedures	(SFJGA2) Support clients to make use of advice and guidance service
1.3	Provide information about the advice service, including ▪ explaining what the advice service can and cannot do or provide ▪ confidentiality and data protection arrangements ▪ legal caveats and relevant policies ▪ cost and fees ▪ the process of providing authority / mandates to act on behalf of the client (including details on confidentiality, legal caveats, costs and fees)	(SFJLA5) Provide information to clients SFJGA2) Support clients to make use of advice and guidance service
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	(SFJGA2) Support clients to make use of advice and guidance service (SFJLA5) Provide information to clients (SAFJGA6) Develop and manage interviews with clients (SFJBF3) Enable clients to act on their own behalf (SFJGA5) Provide and receive referrals on behalf of clients

Activity		NOS reference
1.5	Gather client information following organisational procedures	(SAFJGA6) Develop and manage interviews with clients
	Establish whether new or returning client <u>If new</u> ▪ collect personal details including information for equalities' reporting ▪ check for potential conflicts of interest ▪ check personal background and details: immigration status, housing tenure, employment status, dependents or non-dependents, health or disability issues ▪ establish client's required level of support, e.g. accessibility and communication needs, health ▪ identify any contact restrictions / preferences ▪ gather evidence as required, e.g. proof of income, identity, immigration status, power of attorney ▪ register the client with the service using an appropriate channel, e.g. book appointment, refer or signpost	(SFJGA2) Support clients to make use of advice and guidance service (SAFJGA6) Develop and manage interviews with clients
	<u>If returning client</u> ▪ check identity ▪ data protection check ▪ access and review existing case ▪ gather information from client to establish ▪ what progress has been made or developments have occurred ▪ re-establish the level of client support required	(SFJGA2) Support clients to make use of advice and guidance service (SAFJGA6) Develop and manage interviews with clients
1.6	Record relevant information correctly as required by the organisation's case management systems, including any reference numbers and codes information about the client, debts, case and developments	(SAFJGA6) Develop and manage interviews with clients
1.7	▪ Identify debt problems with the client and explore the nature and extent of the problem	(SAFJGA6) Develop and manage interviews with clients
	▪ identify priorities and immediate client needs / emergencies	
	▪ identify key dates and relevant documents	(SFJGA4) Enable clients to access referral opportunities
	▪ explain information required for any referral appointment	(SFJGA5) Provide and receive referrals on behalf of clients

Activity		NOS reference
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	(SFJGA2) Support clients to make use of advice and guidance service (SAFJGA6) Develop and manage interviews with clients (SFJGA4) Enable clients to access referral opportunities (SFJGA5) Provide and receive referrals on behalf of clients
1.9	Empathise with the client's situation and gauge their current level of confidence and ability to manage their debt ▪ identify the level of support needed ▪ respond to any communication barriers arising from language, disabilities or emotional state	(SFJGA2) Support clients to make use of advice and guidance service (SFJLA5) Provide information to clients (SAFJGA6) Develop and manage interviews with clients (SFJBF3) Enable clients to act on their own behalf
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	(SFJLA5) Provide information to clients (SAFJGA6) Develop and manage interviews with clients (SFJGA4) Enable clients to access referral opportunities (SFJGA5) Provide and receive referrals on behalf of clients (SFJBF3) Enable clients to act on their own behalf
1.11	Provide and receive referrals, signpost and diary appointment according to agency procedures	(SFJGA5) Provide and receive referrals on behalf of clients

Activity		NOS reference
1.12	Send / give routine information to clients or other parties relevant to the client's case: ▪ assist with self help ▪ update the client about progress ▪ carry out administration relevant to the case, eg. debt management plans, token offers, routine correspondence with creditors or enable the client to do so	(SFJGA2) Support clients to make use of advice and guidance service (SFJLA5) Provide information to clients (SFJBF3) Enable clients to act on their own behalf
1.13	▪ Gather information to review case activity for existing clients either routinely or prompted by an event	(SAFJGA6) Develop and manage interviews with clients
1.14	Carry out activities relating to organisation's quality management procedures: ▪ record / monitor outcomes ▪ follow complaints procedure ▪ report on client's characteristics for equalities monitoring ▪ facilitate client feedback	(SAFJGA6) Develop and manage interviews with clients
1.15	Keep up-to-date with changes in legislation, codes of practice, guidelines and internal procedures through continuous professional development (CPD)	(SFJAE2) Evaluate and develop own practice
1.16	Maintain the required 'soft skills' necessary to deal with clients or client's representative e.g. effective communication skills	(SFJAE2) Evaluate and develop own practice
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	(SFJAE2) Evaluate and develop own practice
1.18	Manage the environment (e.g. waiting room, phone experience, health and safety)	(SAFJGA6) Develop and manage interviews with clients

3.5 General advice activity list

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, *Initial Contact and Support* activities depending on role	as per *Initial Contact and Support* 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 (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
2.4	Work with client's representative or third parties, as appropriate	(SFJIB11) First line money and debt legal advice (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 ▪ immigration status ▪ housing status, mortgage, tenant, homeless ▪ employment status ▪ health issues, disability, vulnerability or mental health problems ▪ age ▪ dependents or non-dependents	(SFJIB11) First line money and debt legal advice (SFJHA5) Manage personal caseload (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 (SFJBF1) Support clients to plan, implement and review action (SFJHA5) Manage personal caseload (SAFJGA6) Develop and manage interviews with clients (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 (SFJBF1) Support clients to plan, implement and review action (SFJBF3) Enable clients to act on their own behalf (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 (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 (SAFJGA6) Develop and manage interviews with clients
2.10	Agree with the client the appropriate action to be taken in relation to emergency situations and who will take it	(SFJIB11) First line money and debt legal advice (SFJLA5) Provide information to clients (SAFJGA6) Develop and manage interviews with clients (SFJBF3) Enable clients to act on their own behalf (SFJBF1) Support clients to plan, implement and review action (SFJBF2) Provide continuing support to clients

Activity		NOS reference
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 ▪ establishing household composition ▪ reducing or minimising excessive expenditures ▪ identifying alternative sources of providers (e.g. for utilities, insurance, mortgage, accommodation) through, for example, price comparison websites ▪ signposting or referral for financial capability advice	(SFJIB11) First line money and debt legal advice (SFJLA5) Provide information to clients (SFJGA5) Provide and receive referrals on behalf of clients (SFJBF3) Enable clients to act on their own behalf (SFJBF1) Support clients to plan, implement and review action
2.12	Support the client to maximise income including ▪ identifying sources of one-off income, i.e. insurance claims, social fund, charities or trust funds ▪ checking benefit entitlement, referring, as appropriate, for better-off calculations / revisions / appeals ▪ checking tax codes / allowances ▪ options for income from boarders or non-dependents	(SFJIB11) First line money and debt legal advice (SFJBF1) Support clients to plan, implement and review action (SFJBF3) Enable clients to act on their own behalf
2.13	Support and facilitate communication with creditors and other officials acting on the debt, for example, debt collection agencies	(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 (SFJBF2) Provide continuing support to clients
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
2.15	Explore options and strategies, working in the appropriate national legislative framework, taking account of possible consequences and: ▪ explore the client's goals, e.g. to become debt free, to dispute, to be able to manage financial affairs better ▪ explain the client's rights and responsibilities in relation to problems raised and options identified ▪ consider and explain all relevant options and strategies in light of client's personal circumstances and debt situation ▪ identify options which are not suitable and explain why, where necessary ▪ explain the implications and strategy for each option, including relevant time periods and repercussions for inaction ▪ give advice which is comprehensive, impartial, legally correct and appropriate according to the level of priority of each problem ▪ offer options if there are strategies which fit with the client's interests, goals and circumstances ▪ agree with the client the overall strategy and actions to be taken ▪ establish the appropriate level of intervention and support required to enable the client to progress their case ▪ identify and record next steps, who is responsible for taking them and when ▪ ensure the client understands possible payment options and knows how to make payments ▪ 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	(SFJIB11) First line money and debt legal advice (SFJLA5) Provide information to clients (SAFJGA6) Develop and manage interviews with clients (SFJBF1) Support clients to plan, implement and review action
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 (SFJBF1) Support clients to plan, implement and review action (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 (SFJGA5) Provide and receive referrals on behalf of clients (SFJBF2) Provide continuing support to clients

Activity		NOS reference
2.19	Monitor the case using internal procedures	(SFJHA5) Manage personal caseload (SFJBF2) Provide continuing support to clients
2.20	Review the case using policies and procedures	(SFJGA2) Support clients to make use of advice and guidance service (SFJ HA5) Manage personal caseload (SFJAE2) Evaluate and develop own practice (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 (SFJHA5) Manage personal caseload (SFJBF2) Provide continuing support to clients
2.22	Identify and report social policy issues	
2.23	Keep up-to-date with changes in legislation, codes of practice, guidelines and internal procedures through continuous professional development (CPD)activities	SFJAE2) Evaluate and develop own practice
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	(SFJAE2) Evaluate and develop own practice

3.6 Specialist advice, casework, representation and supervision

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
3.1	Check or carry out, all or some, *Initial Contact and Support* and the *General Advice* activities depending on role	as per Initial *Contact and Support* and the *General Advice* NOS mappings (SFJIB11) First line money and debt legal advice (SFJIB12) Money and debt legal advice and casework
3.2	Work in line with relevant legislation, regulation, guidance, codes of practice and industry standards, and relevant internal policies and procedures	(SFJAG2) Support clients to make use of advice and guidance service (SFJIB11) First line money and debt legal advice (SFJIB12) Money and debt legal advice and casework (SFJ HA5) Manage personal caseload
3.3	Manage a client's case ensuring appropriate action has been taken and recording key dates and actions	(SFJAG2) Support clients to make use of advice and guidance service (SFJLA5) Provide information to clients (SFJGA6) Develop and manage interviews with clients (SFJGB9) Negotiate on behalf of clients (SFJGA5) Provide and receive referrals on behalf of clients (SFJ HA5) Manage personal caseload (SFJBF2) Provide continuing support to clients (SFJIA2) Manage legal advice cases

Activity		NOS reference
3.4	Implement, or enable the client to implement, debt advice strategies ensuring client understands how to manage their case	(SFJBF3) Enable clients to act on their own behalf (SFJBF1) Support clients to plan, implement and review action (SFJGB9) Negotiate on behalf of clients (SFJDA7) Prepare cases for representation in formal proceedings (SFJ HA5) Manage personal caseload (SFJBF2) Provide continuing support to clients (SFJIA2) Manage legal advice cases
3.5	Supervise statutory debt resolutions, for example, supervise IVAs, DROs, Support client in making themselves bankrupt (form filling, preparing for court)	(SFJIB12) Money and debt legal advice and casework (SFJGB9) Negotiate on behalf of clients (SFJ HA5) Manage personal caseload (SFJIA2) Manage legal advice cases

Activity		NOS reference
3.6	Advocate / represent (if in Scotland): take action on behalf of the client, or enable client to take action on their own behalf, on time and in line with the case plan, including ▪ advocate on behalf of client to negotiate moratoriums, token offer arrangements, repayments, settlements, and full and final offers ▪ set up voluntary debt management plans ▪ apply for intimations in terms of the statutory Debt Arrangement Scheme ▪ set up debt payment programmes under the statutory Debt Arrangement Scheme ▪ complete applications for certificate for sequestration (bankruptcy) ▪ identify trust deeds and protected trust deeds and make appropriate referral ▪ defend debts and issue counter-claims ▪ dispute liability, challenge debts / charges, assert prescriptions and limitations ▪ respond to court proceedings ▪ complete court forms ▪ attend hearings with clients ▪ represent clients in actions for recovery of debt, including sequestration hearings	as above
3.7	Enable the client, through advice, guidance and support, to take action on time and in line with the case plan, including ▪ make bankruptcy or administration order applications ▪ identify possible individual voluntary arrangement cases and make referral ▪ defend debts and issue counter-claims ▪ dispute liability, challenge debts / charges, assert limitations ▪ initiate court proceedings ▪ respond to court proceedings ▪ complete court forms	(SFJAG2) Support clients to make use of advice and guidance service (SFJBF3) Enable clients to act on their own behalf (SFJBF1) Support clients to plan, implement and review action (SFJIB12) Money and debt legal advice and casework (SFJHA5) Manage personal caseload (SFJIA2) Manage legal advice cases

Activity		NOS reference
3.8	Participate in peer review	(SFJHD10) Provide support for other practitioners
3.9	Support social policy development	
3.10	Supervise other debt advice workers, if and as appropriate	(SFJ HA5) Manage personal caseload (SFJIA2) Manage legal advice cases (SFJHD10) Provide support for other practitioners
3.11	Network with debt advice organisations	(SFJAE2) Evaluate and develop own practice
3.12	Support other people's continuous professional development (CPD) in debt advice through, for example, briefing, training and development	(SFJHD10) Provide support for other practitioners
3.13	Keep up-to-date with changes in legislation, codes of practice, guidelines and internal procedures through CPD	(SFJAE2) Evaluate and develop own practice
3.14	Ensure the organisation has appropriate debt advice information resources	(SFJAE2) Evaluate and develop own practice
3.15	Recognise limitations of role and know when to refer to another internal or external adviser and how to access supervision and support requirements	(SFJAE2) Evaluate and develop own practice

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