

Wiseradviser training

England and Wales

MONEY
ADVICE TRUST

BUSINESS
DEBTLINE

NATIONAL
DEBTLINE

WISER
ADVISER

ADVICE YOU CAN TRUST

For more information about Wiseradviser training, please visit: www.wiseradviser.org.

If you have any questions please get in touch: contactus@moneyadvice.org.

Training type



Face-to-face



Online

Learning level



Generalist level training is designed to give new advisers an understanding of the basic principles of money advice.



Caseworker level training aims to develop the skills and knowledge of 'generalist' money advisers. It will assist money advisers to deal with the majority of debt problems that they may encounter.



Specialist level training helps advisers deal with more complex cases.



Wiseradviser Extra has been developed to support advisers with continuing professional development (CPD) materials.

Accredited level

Initial contact & support work

Advice work

Casework / specialist

Court representation

Supervision

Accredited courses

Our training can help you meet the requirements of the Money Advice Service quality Framework for individuals. To find out more visit www.wiseradviser.org/england-and-wales/mas-accreditation.

Initial contact & support work

Advice work Casework / specialist

Court representation Supervision

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Face-to-face courses



Good practice: providing high quality debt advice

You will discuss key principles, skills and processes that will help you to improve your practice and work towards giving the best possible advice.

Advice work

15 Jan 2019: London
5 Feb 2019: Leeds
5 March 2019: Birmingham
5 June 2019: London
12 Sept 2019: Birmingham

Giving effective telephone advice

Get the basics on this practical day on effective telephone advice, including tips on call structure and difficult cases.

Available in-house only

Supporting clients with deficit budgets

Aimed at new advisers, this course introduces you to soft skills, focusing on clients who have a deficit budget and sometimes limited options.

2 April 2019: London
27 June 2019: Manchester



Mortgage arrears: before possession action

How to deal with mortgage arrears before possession action is taken and what to expect if action is started in the County Court.

23 April 2019: London
23 May 2019: Birmingham
30 Oct 2019: Manchester

Mental health: good practice for debt advisers

How to identify, support, advise and refer clients that have a mental health problem. We recommend a process to follow that reflects key guidelines and the law.

16 May 2019: Manchester
25 Sept 2019: London

Negotiation and communication: strategies and tactics

Enhance your confidence and success in creditor negotiations. Develop processes, behaviours, and styles to use for different debts and circumstances.

Advice work

Casework / specialist

5 March 2019: London
14 March 2019: Manchester
23 April 2019: Birmingham
20 June 2019: London
8 Oct 2019: Birmingham

Log in at www.wiseradviser.org to check full course details and book your place

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Tailoring advice: strategies and options for dealing with debt

This course goes through tried and tested strategies which will help support you to work with clients in line with codes of conduct and guidelines.

Advice work

Casework / specialist

13 March 2019: London
19 March 2019: Leeds
7 May 2019: Birmingham
26 June 2019: London
9 Oct 2019: Manchester
6 Nov 2019: Birmingham

Council Tax: liability and enforcement

The essentials of how to check bills, respond to liability orders and enforcement procedures including the rights and duties of enforcement agents.

Casework / specialist

14 March 2019: London
26 March 2019: Manchester
15 May 2019 : Birmingham
2 July 2019: London
17 Oct 2019: Leeds
12 Nov 2019: Birmingham

Recovering financial penalties in the magistrates' court

Understand the options the court has when enforcing fines, the different staff roles, and learn key things you can do when advising clients facing magistrates court action.

24 April 2019: Leeds
6 June 2019: Birmingham
15 Oct 2019: London
13 Nov 2019: Manchester

Rent arrears: your client's status, rights and options

Find out how to identify housing status, recognise grounds for possession and correct notices. Advise with confidence on possession proceedings, the court's powers and client options when there are rent arrears.

30 April 2019: Manchester
9 May 2019: London
24 Sept 2019: Leeds
16 Oct 2019: Birmingham

Mortgage possession proceedings: helping or representing clients facing County Court action

Find out the options when possession action has started, what the court take into account and how to handle common proceedings.

4 July 2019: Birmingham
26 Nov 2019: London
12 Dec 2019: Leeds

Supporting debt clients with money management skills

This is a one-day workshop for debt advisers to give you the knowledge, confidence, motivation and skills to be able to support your clients with managing their money.

Available in house only

Supervision: essential skills and best practice

Supervision

This course is for those who are new to supervising debt advisers, or would like a refresher. You will discuss key factors to develop and maintain an effective supervision practice.

27 March 2019: London
3 July 2019: Manchester
10 Dec 2019: Birmingham

Child maintenance: collection and enforcement

The essentials of how to advise and assist your client in not responding to enforcement of child maintenance debts under the statutory child support schemes.

13 Feb 2019: Birmingham
16 July 2019: Leeds

Log in at www.wiseradviser.org to check full course details and book your place

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Before you book a place on one of these courses you must complete the online pre-learning. The day is full of exercises to practice what you have learnt

Debts in the County Court: putting it into practice

Use original court forms to build on the information in the online course and explore your client's options in County Court proceedings. Learn and share

21 March 2019: Leeds
12 June 2019: Birmingham
19 Nov 2019: London

Insolvency options: putting it into practice

Discuss the pros and cons of the insolvency options in some common scenarios, and look at some of the different implications of each. Have a go at using your knowledge, and build your skills in a lively, instructive setting.

26 Feb 2019: Manchester
27 Feb 2019: London
2 April 2019: Birmingham
13 June 2019: London
17 Sept 2019: Leeds
02 Oct 2019: Birmingham

Advice work

Casework / specialist

Debt relief orders: approved intermediaries

Go through a case study to get to grips with some of the complications that can come up when applying for DROs. Discuss common issues and get your questions answered before you apply to become an approved intermediary.

12 Feb 2019: Leeds
13 Feb 2019: London
12 Mar 2019: Birmingham
1 May 2019: London
27 June 2019: Birmingham
8 Oct 2019: Manchester

Supporting clients in vulnerable circumstances

This interactive workshop gives you the space and opportunity to get practical guidance to help you identify, safeguard and support clients in vulnerable circumstances.

30 Jan 2019: Birmingham
4 June 2019: Leeds

Supporting clients with learning disabilities

Cover approaches for advising and supporting clients with learning disabilities, dealing with challenging behaviours and the key provisions in the Equality Act 2010.

25 April 2019: Birmingham
4 Dec 2019: London

Benefit overpayments and debt

This course is for experienced caseworkers who are familiar with the benefits system and who work with clients with benefit and tax overpayments. This course will help you identify ways to approach the overpayment and the possible outcomes.

3 April 2019: London
10 Oct 2019: Manchester

Behavioural theory to engage and support money advice

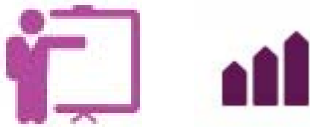
Explore and discuss how understanding behaviour traits and patterns can help us better engage, communicate with and advise our clients.

6 June 2019: London
18 Sep 2019: Manchester
28 Nov 2019: Leeds

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Business debts: self-employed clients and directors of limited companies

This course will help you give advice on common situations that may arise with business debts, and identify when you may need to refer on. Get an overview of business type, budgets, and factors that affect viability. You will also learn about allowable expenses, capital allowances and how tax is assessed.

2 May 2019: Manchester
19 June 2019: Birmingham
26 Sept 2019: Leeds
11 Dec 2019: London

Defending money claims in the County Court

Learn how to establish whether your client has an arguable defence to a claim, with particular focus on catalogue debts.

7 Feb 2019: Leeds
8 May 2019: Birmingham
1 Oct 2019: Manchester
27 Nov 2019: London

Skills for effective advocacy

Join in on this interactive day to learn how to effectively represent your client debts in legal proceedings.

Casework / specialist

Court representation

21 March 2019: London
4 Apr 2019: Leeds
25 June 2019: Birmingham
19 Sept 2019: London
3 Dec 2019: Birmingham

Time limits for recovering debts through the courts

Vital guidance for anyone advising clients when Limitations Act might apply. Find out about the limitation periods and potential challenges including mortgage shortfalls and credit debts.

24 Jan 2019: Manchester
16 May 2019: London
18 June 2019: Manchester
20 Nov 2019: Birmingham

Time orders

Look in detail at the powers of the court to grant time orders, and the arguments to support the making of such orders.

31 Jan 2019: Manchester
23 May 2019 : London
9 July 2019: Leeds
5 Dec 2019: Birmingham

FREE in-house training

No suitable dates or locations listed? We have limited funds to offer free in-house courses. To apply:

1. Log in to www.wiseradviser.org and go to 'On demand' in the 'learning' menu to download an application form.
2. Check you can meet the minimum numbers listed on the application form.

Log in at www.wiseradviser.org to check full course details and book your place

E-learning courses

Did you know all of our e-learning courses are set up with 'bookmarking'? This means you can exit the course at any time, and the next time you enter it, you will be taken back to the exact same place you left it!



	Hours
Introduction to money advice	5 ½
<p>This is the first step in training to be a money and debt adviser, covering the ABC of debt, budgeting and maximising income. It will also help you to know when and how to direct people to an experienced adviser or other services.</p> <p>Initial contact & support work</p>	
Get started with the Common Financial Statement (CFS): a how-to guide for advisers	1
<p>The CFS is a simple tool that you can use to make debt repayment offers to creditors. This course covers the principles that underpin the CFS, the budget format, and how to use it.</p>	
Giving effective advice by email	1
<p>Email advice can be a method of choice for some clients. In this course we give tips on how to give full and clear advice.</p>	
Selecting appropriate advice methods and tools	2
<p>Learn how you can adapt to individual clients and combine face-to-face, telephone and email advice with self-help options. This course aims to save you time and make your service as effective as possible.</p>	
Parking penalties: the essentials	2 ½
<p>A guide to the Penalty Charge Notice (PCN) procedure and the appeal options available</p>	
Introduction to student loans	30 minutes
<p>A look at the types of student loans you may come across, and what to do if a client has arrears. It also touches on advising current students on additional financial help.</p>	
Credit referencing: the essentials	45 minutes
<p>Learn what a credit reference file is and the information it contains. Find out how to advise clients who have been victims of credit fraud, have been turned down for credit or wish to improve their credit rating.</p> <p>Advice work Casework / specialist</p>	



	Hours
Consumer Credit Act: the basics <p>This course aims to give you a basic understanding of the Consumer Credit Act (CCA): why it was introduced, what it covers, the definition of credit and other relevant terms.</p>	45 minutes
Consumer Credit Act: unfair relationships provisions <p>This course aims to give you a general understanding of the unfair relationships provisions. These allow a borrower to challenge a loan agreement or any related agreement which could create an 'unfair relationship'</p>	30 minutes
Consumer Credit Act: checking the agreement <p>This course aims to give a general understanding of some of the legal protection the Consumer Credit Act gives the borrower of a regulated credit agreement, if the agreement is 'improperly</p>	30 minutes
Consumer Credit Act: lender obligations (post contract) <p>This course aims to give you a general understanding of a lender's obligations to a borrower under the Consumer Credit Act (CCA), and a borrower's options should they fall into arrears.</p>	45 minutes
Consumer Credit Act: time orders <p>This course aims to give you a basic understanding of the time orders provisions for debts which are regulated by the Consumer Credit Act 1974 (CCA).</p>	1
Consumer Credit Act: hire purchase, bills of sale and car finance agreements <p>This course looks at the different ways to finance buying a car. Learn the key facts about the different types of agreement, including how to advise, your client's rights and where to find out</p>	1
Basic banking rights <p>In this course you will find out about how banking works for those who are facing financial difficulties. It explores features of basic bank accounts, the 'right of set off', bank charges and advising on incidents of fraud.</p>	45 minutes
Introduction to charging orders <p>This course is designed to help you understand charging orders and the situations where they may be applied.</p>	45 minutes



	Hours
Standard Financial Statement: advisers	45 minutes
This course introduces you to the Standard Financial Statement (SFS) and how to use it with your clients when giving them debt advice. It is suitable for advisers of all levels of experience.	
Supporting clients to self-help	55 minutes
The course will help you to recognise when a client is best suited to receive assisted self-help advice and how to support them to succeed and feel empowered in the long term.	
Introduction to income maximisation	50 minutes
An introduction to maximising your client's income.	



	Hours
CASHflow: how to use the tool effectively	1 ½
CASHflow is a simple tool that you can use to support clients to make repayment offers directly to their creditors. Find out how to use CASHflow to support your clients, and save you time.	
Advising clients with water debts	1
This course will enable you to advise clients on how to deal effectively with their water debt.	
Payday loans: the facts	1
Get the facts on this hot topic! Look at common problems that clients experience and how you can help them.	
Taking control of goods: changes to bailiff law April 2014	1
Do you know about how the April 2014 regulations impact on your advice? We have collated the crucial details you need to know about these important changes.	
Introduction to clients in rented housing	1
This course will help you to understand a client's housing status, what rights clients and landlords have, and recognise the different grounds for possession due to rent arrears.	



Hours

Debts in the County Court: a detailed overview

2

Get to know your client's rights and options in County Court debt proceedings from claim to enforcement. The modules cover day-to-day County Court work and provide a chance to practice completing common court forms.

What are the insolvency options?

7 ½

Find out the key facts relating to administration orders, debt relief orders, individual voluntary agreements and bankruptcy.

Advice work

Casework / specialist

Getting to grips with your personal caseload

45
minutes

This learning looks at why and how a good case record should be created, reviewed, progressed and kept confidential.

Casework / specialist

Understanding and supporting clients in vulnerable circumstances

30
minutes

This course looks at what vulnerability is and introduces ways to identify, safeguard and support clients in vulnerable circumstances.

Debt and Pensions

Recent changes to pensions, including auto-enrolment and pension freedoms, mean that it's more likely that you will increasingly need to consider your clients' pensions as part of your debt advice.

50
minutes

Wiseradviser Extra

Further materials to further your continued professional development.



	Hours
Behavioural theory and its application in advice change	45 minutes
<p>This course explores how behavioural theory can help you manage your relationship with clients to improve engagement and outcomes.</p>	
Debts in the High Court	1 ½
<p>This course will help you to understand when the High Court can be used and High Court procedures.</p>	
Boost your own development	1
<p>Make the most of learning opportunities by discovering your personal learning style. This course offers lots of ideas and resources for money advisers.</p>	
Introduction to the Welfare Reform Act: Universal Credit and personal independence payments	3
<p>The reforms introduced in 2013 have had a huge impact on money advice. Get an overview of the key changes as well as links to sources of further information and training.</p>	
The essentials! Financial Conduct Authority and consumer credit	30 minutes
<p>A brief piece of e-learning which explains the changes to consumer credit regulation as it moves from the Office of Fair Trading (OFT) to the Financial Conduct Authority (FCA).</p>	
Calculating Universal Credit	45 minutes
<p>This course looks at the four steps to take to calculate someone's entitlement. It covers how to identify the elements of Universal Credit a client will be entitled to; the impact of any income on their entitlement; their total entitlement and if the benefit cap applies (and what this will be).</p>	
Virtual client interview: you decide!	30 minutes
<p>Choose your route through this course as you make decisions on the advice you give to our virtual client George. Each option will take you on a different path and reveal helpful feedback.</p>	
Taking control of goods: be the enforcement officer	30 minutes
<p>How well do you understand what they can and can't take into control? Try our short game to test your knowledge of the law.</p>	

Log in at www.wiseradviser.org to check full course details and book your place