



A free training and consultancy programme for money advisers working in Scotland.

**TUTOR LED
TRAINING**

RESOURCES

**IN PERSON
TRAINING**

CONSULTANCY

WEBINARS

**KNOWLEDGE
HUB**

E-LEARNING

WWW.MATRICES.ORG.UK

WHAT IS MATRICS	8
WHO CAN ACCESS MATRICS.....	8
HOW TO REGISTER FOR AN ACCOUNT WITH MATRICS.....	8
DEBT ADVICE: AN OUTLINE	10
Professional debt advice	10
The debt advice system.....	10
Debt advice stakeholder, terminology, systems and tools.....	11
Debt Advice an outline.....	11
KEY SKILLS FOR DEBT ADVISERS	14
Interviewing skills.....	14
Negotiation skills.....	14
Letter writing skills.....	15
Key Skills for debt advisers.....	15
THE DEBT ADVICE PROCESS: THE SIX STAGES	16
Find out the whole situation	16
Manage emergencies.....	17
Check Liabilities.....	17

Listing creditors and priority and non-priority debts	17
Create the initial Common Financial Statement.....	18
Maximise Income and Reduce Expenditure	18
Tutor Led Classroom Session.....	18
Tutor Led Classroom Session.....	19
Tutor Led Classroom Session.....	20
INTRODUCTION TO DEBT ADVICE ADMIN	22
Budgeting and Financial Capability	22
How to Make Appropriate Signposting and Referrals	22
Effective Case Management and Recording.....	23
INTRODUCTION TO DEBT RECOVERY PROCESS	25
Debt Letters and Defaults	25
Identifying different court processes	25
Summary Warrant.....	26
Introduction to diligence.....	26
Statutory Moratorium on diligence.....	26
Debt Recovery Process Outside Court.....	27
INTRODUCTION TO STATUTORY DEBT OPTIONS.....	28

Sequestration an overview	28
Debt Arrangement Scheme an Overview	28
INFORMAL DEBT OPTIONS	31
Informal debt options and the homeowners' support fund (HOSF).....	31
COURT ACTIONS IN SCOTLAND	32
Simple Procedure	32
Scottish Secured Tenancy Summary Cause Process	32
Housing Tribunal	33
Ordinary Cause.....	34
Simple Procedures and Ordinary Cause	34
DILIGENCE.....	36
Various methods of diligence and diligence stoppers	36
NON DILIGENCE DEBT RECOVERY	37
Various methods of Recovery outside courts.....	37
STATUTORY DEBT OPTIONS	38
Sequestration - Minimal Assets Process (MAP).....	38
Protected Trust Deeds	38

The Debt Arrangement Scheme (DAS)	39
Sequestration - Full Administration Bankruptcy (FAB)	39
Sequestration - Creditor petition	40
Debt Arrangement Scheme Post DPP Processes	40
Common Financial Tool (CFT).....	40
The Debt Arrangement Scheme (DAS)	41
DAS Application via eDEN	41
Insolvency Options.....	42
MAP application via BASYS.....	42
CONSUMER CREDIT	44
Consumer Credit Act 1974 and Consumer Protection Processes	44
DEBT, MENTAL HEALTH AND VULNERABILITY	45
Debt and Mental Health.....	45
Vulnerability and Debt	45
Debt Mental Health and Vulnerability	46
DEBT AND LIABILITY	47
Prescription and Limitation of Debt in Scotland.....	47
Dealing with debts when someone dies.....	47

Debt and Liability	48
COUNCIL TAX	50
Council Tax	50
MORTGAGES.....	51
Overview Types of Mortgages.....	51
Dealing with mortgage arrears.....	51
BENEFIT OVERPAYMENTS	52
Overview of benefit overpayments.....	52
ENERGY DEBT.....	54
Energy Debt	54
STUDENT DEBTS.....	55
Student Debts	55
LEGISLATION AND GUIDANCE	56
Primary and Secondary Legislation in Scotland.....	56
Using Guidance in Debt Advice	56
Basic Research Skills.....	57
FCA Regulations and Guidance.....	57

ADDITIONAL MATRICS LEARNING	58
Economic Abuse.....	58
Consumer Duty eLearning.....	58
ADDITIONAL LEARNING	60
Responding to Economic Abuse (F2F)	60
Gambling Harms.....	61
Common Financial Tool.....	62
Illegal Money Lending	63
Credit Reports & Scores Explained	64

WHAT IS MATRICS

MATRICS learn is a free debt advice training programme for advisers working for organisations with the correct FCA authorisation in Scotland who want to give free, impartial, non-judgemental, and knowledgeable advice to clients. The programme is designed to allow learners to progress their training in line with the levels or 'types' of advice in the Scottish National Standards for Information and Advice Providers (SNSIAP) through an innovative and user-friendly structured learning plan.

Users follow a blended learning approach which promotes knowledge input via bite sized e-learning modules followed by discussion groups and workshops considering practical examples to deepen understanding and build confidence.

WHO CAN ACCESS MATRICS

It is vital that individuals and organisations offering financial services operate in the best interests of consumers and uphold the integrity of the financial services industry. The Financial Conduct Authority (FCA) is responsible for authorising, supervising and taking action where needed to ensure this happens. To register for an account in the MATRICS programme, unless you are exempt, you must have the correct authorisation from the FCA. For more information please visit the FCA website:

www.fca.org.uk *Please note that Local Authorities in Scotland are exempt and do not need FCA authorisation.*

HOW TO REGISTER FOR AN ACCOUNT WITH MATRICS

If you would like to register for an account, or would like more information, please do not hesitate to contact the MATRICS team: matrics@moneyadvicescotland.org.uk



Level 1

Courses in level 1



- Debt Advice: An Outline



LEVEL 1

DEBT ADVICE: AN OUTLINE

Discover the inner workings of the Scottish debt advice system. This course will help you master the terminology that will empower you to help, support and guide others towards financial freedom. Our comprehensive modules cover everything you need to know from the intricacies of debt advice systems and cutting-edge tools to the crucial role of debt advice stakeholders.

This course is perfectly tailored for newcomers to the world of debt advice in Scotland. The following modules are your key to you getting a good start in your new money advice career. After you have completed the three e-learning modules, your learning experience culminates in an engaging online classroom session with one of our specialist tutors. Here you will have the chance to apply your newfound knowledge and skills or ask questions. You will also get the opportunity to work with other money advisers from all across Scotland in one of our virtual breakout rooms.

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
Professional debt advice (Part 1 of 4) You will be introduced to an overview of what debt advice is and some of the skills required to work in debt advice.	 e-Learning	<ol style="list-style-type: none">1. Explain what debt advice is.2. Summarise the skills required to work as a debt adviser.3. Explain the principles of debt advice.	<ul style="list-style-type: none">(1.1) Effective Interviewing.(1.4) Legal Research and Feedback.(3.1) Committed to providing equity of access.(3.2) Treating service users with respect.(3.9) Effective and appropriate policies on confidentiality.(4.1) Provide an independent service that can represent the interests of their users.(5.3) Those delivering the service are provided with adequate training and development.(5.4) Service providers must ensure that all staff have core competences before they advise the public.
The debt advice system (Part 2 of 4)	 e-Learning	<ol style="list-style-type: none">1. Identify reasons for indebtedness.2. Describe the six steps of the debt advice process.	<ul style="list-style-type: none">(1.1) Effective Interviewing.(1.2) Recording and Managing Casework (if narrative is added).

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
You will be introduced to an overview of reasons for debt, the debt process and an introduction to debt options.		3. Recognise the debt options available.	(4.4) Service user information and case files are well organised. (4.4) Services must have a casework procedure that can be applied consistently to all service users.
Debt advice stakeholder, terminology, systems and tools (Part 3 of 4)	 e-Learning	<ol style="list-style-type: none"> 1. Identify the key stakeholders within the debt advice industry. 2. Recognise and explain terminology used in debt advice. 3. Identify what tools and systems are used by debt advisers and stakeholders. 	(1.5) Form Completion. (1.9) Information Technology.
You will be introduced to an overview of different stakeholders, terminology and systems used in debt advice.			
Debt Advice an outline (Part 4 of 4)	 Online classroom	Overview of: <ul style="list-style-type: none"> Professional debt advice e-learning. The debt advice system e-learning. Debt advice stakeholder, terminology, systems and tools. 	(1.1) Effective Interviewing. (1.2) Recording and Managing Casework (if narrative is added). (1.4) Legal Research and Feedback. (1.5) Form Completion. (1.9) Information Technology. (3.1) Committed to providing equity of access. (3.2) Treating service users with respect. (3.9) Effective and appropriate policies on confidentiality. (4.1) Provide an independent service that can represent the interests of their users. (4.4) Service user information and case files are well organised. (4.4) Services must have a casework procedure that can be applied consistently to all service users.
An online tutor led session with knowledge based activities, quiz, games and discussions which explore terminology, tools and systems in debt advice.			

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
			<p>(5.3) Those delivering the service are provided with adequate training and development.</p> <p>(5.4) Service providers must ensure that all staff have core Competences before they advise the public.</p>

Level 2



Courses in level 2



- Introduction to Debt Advice Administration
- Introduction to Debt Recovery Process
- Introduction to Statutory Debt Option
- Key Skills for Debt Advisers
- The 6 Stages of Debt

LEVEL 2

KEY SKILLS FOR DEBT ADVISERS

Unlock the essential skills and competencies needed to excel in the dynamic field of debt advisory services. The course is a comprehensive program designed to equip new debt advisers with the knowledge and expertise required to provide effective debt advice and support to clients. The course comprises of four parts, each focusing on a fundamental aspect of debt advisory work, and is supplemented with interactive online session to reinforce your learning. Whether you are just starting your career in debt advisory or seeking to enhance your existing skill set, this Key Skills for Debt Advisers course offers a holistic learning experience designed to empower you as a money adviser.

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
Interviewing skills (Part 1 of 4) You will explore interviewing skills in a debt advice setting and identify good practice.	 e-Learning	<ol style="list-style-type: none">1. Identify generic interviewing skills.2. Develop and apply interviewing skills within your role.3. Identify good practice at the conclusion of the interview.	<p>(1.1) Effective Interviewing. (1.2) Recording and Managing Casework. (1.3) Time Management. (4.4) Type II & III services must have systems that ensure that service user information and case files are well organised. (4.5) Type II & III services must have a case work procedure that can be applied consistently to all service users.</p>
Negotiation skills (Part 2 of 4) You will explore and understand the skills involved in negotiation, how its applied in a debt advice setting and to identify good practice within your agency.	 e-Learning	<ol style="list-style-type: none">1. Explain what negotiation is and all parties involved.2. Identify skills required for negotiation.3. Recognise how these skills are applied in debt advice.4. Apply best practice within your role of negotiating.	<p>(1.1) Effective Interviewing. (1.7) Negotiation/Advocacy. (4.23) Negotiating and Making Offers to Creditors.</p>


Module(s)	Type	Learning Objectives	Scottish National Standards Covered
<p>Letter writing skills (Part 3 of 4)</p> <p>In this module you will look at letter writing within the debt advice process and how to improve your knowledge & explain self-help where appropriate in letter writing.</p>	 <p>e-Learning</p>	<ol style="list-style-type: none"> 1. Recognise the importance of letter writing. 2. Understand best practice in letter writing. 3. Understand and explain self-help to clients where appropriate. 	<p>(1.1) Interviewing Skills.</p> <p>(3.6) Assessment, Initial Decision-Making and Holding Activity in Debt Cases.</p>
<p>Key Skills for debt advisers (Part 4 of 4)</p> <p>An online tutor led course which will involve group discussion, knowledge based activities and quizzes to encourage discussion and understanding around the keys skills required in debt advice.</p>	 <p>Online classroom</p>	<p>Overview of:</p> <ol style="list-style-type: none"> 1. Interview skills. 2. Negotiation skills. 3. Letter writing skills. 	<p>(1.1) Effective Interviewing.</p> <p>(1.2) Recording and Managing Casework.</p> <p>(1.3) Time Management.</p> <p>(1.7) Negotiation/Advocacy.</p> <p>(3.6) Assessment, Initial Decision-Making and Holding Activity in Debt Cases.</p> <p>(4.23) Negotiating and Making Offers to Creditors.</p> <p>(4.4) Type II & III services must have systems that ensure that service user information and case files are well organised.</p> <p>(4.5) Type II & III services must have a case work procedure that can be applied consistently to all service users.</p>




LEVEL 2




THE DEBT ADVICE PROCESS: THE SIX STAGES


Prepare to embark on an exhilarating journey of discovery, tailor-made for aspiring debt advisors. Our meticulously crafted modules open the doors to mastering the art of navigating the six pivotal stages of the debt advisory process. From gaining profound insights into the intricacies of financial landscapes to enhancing income and strategically trimming expenses, these modules are your roadmap to becoming a confident and knowledgeable adviser.


But there's more! Enrich your learning experience by participating in three dynamic online sessions that serve as the perfect bookends to these enlightening e-learning modules. In these sessions, you'll not only deepen your knowledge and ignite your passion but also connect with fellow advisors in engaging breakout rooms. Networking with like-minded professionals will broaden your horizons and empower you to tackle complex debt scenarios with confidence.

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
Find out the whole situation (Part 1 of 9) A module to help you understand the importance of identifying the client's circumstances, explain the key principles of debt advice and what information is required. You will also cover consent and look at your agencies policies and procedures surrounding Data Protection.	 e-Learning	<ol style="list-style-type: none">1. Recognise the importance of full exploration of a client's circumstances and explain the key principles of debt advice.2. Explain what information is required from the client.3. Distinguish the difference between client consent, explicit consent and explain your agency's policies and procedures regarding UK GDPR.	<p>(1.1) Effective Interviewing. (1.2) Recording & Managing Casework. (4.20) Financial Statements. (4.21) Liability (etc). (4.22) Identifying & Agreeing options.</p>

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
<p>Manage emergencies (Part 2 of 9)</p> <p>A module to help you identify what an emergency debt situation is, potential tactics to deal with an emergency and when to refer on to another agency or more experienced debt adviser.</p>	 <p>e-Learning</p>	<ol style="list-style-type: none"> 1. Identify what an emergency is. 2. Identify potential tactics to deal with emergency situations. 3. Recognise your remit within your organisation. 	<p>(1.1) Effective Interviewing. (1.2) Recording and managing casework. (1.6) Effective and appropriate referrals. (4.22) Identifying and agreeing options in debt cases. (2.1) Service Providers must be clear about the remit of their service and the boundaries of their service.</p>
<p>Check Liabilities (Part 3 of 9)</p> <p>A module to help you understand what liability and joint liability is, identify and explain when a client may not be liable for a debt and recognise when to refer.</p>	 <p>e-Learning</p>	<ol style="list-style-type: none"> 1. Explain what liability is. 2. Explain what joint liability is. 3. Identify the variety of debts where liability applies. 4. Explain when clients may not be liable and identify ways to reduce liability. 5. Recognise that liability is complex and when to refer. 	<p>(1.1) Effective Interviewing. (1.6) Effective and Appropriate Referrals. (4.21) Liability for Debts. (4.3) All service providers must maintain regular contact and liaison with other providers in the locality. Referral agreements must be established between agencies to ensure that service users receive a consistent and seamless service. (5.7) All service providers must ensure that they understand the work of other relevant agencies in their localities.</p>
<p>Listing creditors and priority and non-priority debts (Part 4 of 9)</p> <p>A module to help you understand what the difference is between priority and non-priority debts, the sanctions available for priority</p>	 <p>e-Learning</p>	<ol style="list-style-type: none"> 1. Identify the process of prioritising and listing all debts. 2. Identify what a priority debt is. 3. Explain what sanctions are available to priority creditors. 4. Identify how to deal with a priority debt. 	<p>(1.2) Recording and managing casework. (4.21) Liability for debts. (4.22) Identifying and agreeing options. (4.23) Negotiating and making offers to creditors. (4.24) Diligence, diligence stoppers and court proceedings. (4.28) Utility debts. (4.29) Local and national tax debts.</p>

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
debts and tactics to deal with both types of debts.		<ol style="list-style-type: none"> 5. Identify the options available for non-priority debts. 	<p>(4.32) Civil and criminal fines and other financial penalties.</p>
<p>Create the initial Common Financial Statement (Part 5 of 9)</p> <p>A module to help you understand and complete the Common Financial Statement (CFS), how to get access to the CFS and identify other types of financial statements.</p>	 <p>e-Learning</p>	<ol style="list-style-type: none"> 1. Complete the CFS and identify other income and expenditure forms. 2. Identify how to access the CFS website. 3. Recognise how trigger figures are calculated by Money Advice Trust and how the CFS calculates figures based on the household composition. 4. Recognise how creditors should utilise the CFS. 5. Identify Financial Conduct Authority regulations around the CFS. 	<p>(1.2) Recording and Managing Casework. (1.5) Form Completion. (1.9) Information Technology. (4.20) Financial Statements.</p>
<p>Maximise Income and Reduce Expenditure (Part 6 of 9)</p> <p>A module to help you identify ways to maximise clients income and areas where expenditure may be reduced.</p>	 <p>e-Learning</p>	<ol style="list-style-type: none"> 1. Identify ways to maximise client income. 2. Identify areas in which expenditure can be reduced. 	<p>(1.1) Effective Interviewing. (1.10) General Benefits checking, Income Maximisation and Information Gathering. (4.1) Means-Tested Benefits. (4.2) (a) Universal Credit. (4.3) Tax Credits. (4.19) Ancillary Benefits.</p>
<p>Tutor Led Classroom Session (Part 7 of 9)</p> <p>An online tutor led course which will involve group</p>	 <p>Online classroom</p>	<ol style="list-style-type: none"> 1. Recognise the importance of a full exploration of a client's circumstances. 2. Explain what information is required from the client. 	<p>(1.1) Effective Interviewing. (1.2) Recording & Managing Casework. (1.6) Effective and appropriate referrals. (2.1) Service Providers must be clear about the remit of their service and the boundaries of their service.</p>

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
<p>discussion, knowledge based activities and quizzes to encourage discussion and understanding around finding out the clients whole situation and how to recognise an emergency situation.</p>		<ol style="list-style-type: none"> 3. Distinguish the difference between client consent, explicit consent and explain your agencies policy and procedures regarding data protection. 4. Identify what an emergency is. 5. Identify potential tactics to deal with emergency situations. 6. Recognise your own remit within your organisation. 	<p>(4.20) Financial Statements. (4.21) Liability (etc). (4.22) Identifying & Agreeing options.</p>
<p>Tutor Led Classroom Session (Part 8 of 9)</p> <p>An online tutor led course which will involve group discussion, knowledge based activities and quizzes to encourage discussion and understanding of liability and priority and non-priority debts.</p>	 Online classroom	<ol style="list-style-type: none"> 1. Explain what liability and joint liability is. 2. Identify and explain when clients may not be liable. 3. Identify ways to reduce liability. 4. Identify what a priority debt is and what sanctions might be applied. 5. Understand how to deal with priority debt. 	<p>(1.2) Recording and managing casework. (1.6) Effective and Appropriate Referrals. (4.21) Liability for Debts. (4.22) Identifying and agreeing options. (4.23) Negotiating and making offers to creditors. (4.24) Diligence, diligence stoppers and court proceedings. (4.28) Utility debts. (4.29) Local and national tax debts. (4.3) All service providers must maintain regular contact and liaison with other providers in the locality. Referral agreements must be established between agencies to ensure that service users receive a consistent and seamless service. (4.32) Civil and criminal fines and other financial penalties. (5.7) All service providers must ensure that they understand the work of other relevant agencies in their localities.</p>

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
<p>Tutor Led Classroom Session (Part 9 of 9)</p> <p>An online tutor led course which will involve group discussion, knowledge based activities and quizzes to encourage discussion and understanding. You will learn how to complete a CFS and discuss how to maximise a clients income and ways of approaching clients to help them reduce expenditure.</p>	 <p>Online classroom</p>	<ol style="list-style-type: none"> 1. Recognise why we use the CFS. 2. Prepare an initial CFS. 3. Identify ways to maximise client's income. 4. Identify areas where expenditure could be reduced. 	<p>(1.1) Effective Interviewing. (1.2) Recording and Managing Casework. (1.5) Form Completion. (1.9) Information Technology. (1.10) General Benefits checking, Income Maximisation and Information Gathering. (4.1) Means-Tested Benefits. (4.2) (a) Universal Credit. (4.3) Tax Credits. (4.19) Ancillary Benefits. (4.20) Financial Statements.</p>

ADOBE CONNECT GUIDANCE

We use Adobe Connect to deliver our online training sessions to help create a virtual classroom environment.



Adobe Connect is free software and acts just like Teams or Zoom but needs to be installed on your device before you attend your first virtual training session.


If you are unsure on how to install the software or you would like to book a 10 minute practice session with a member of the team, please send an email to matrics@moneyadvicescotland.org.uk

LEVEL 2

INTRODUCTION TO DEBT ADVICE ADMIN

As a new debt adviser looking to build a strong foundation in your role, the Introduction to Debt Advice Admin course is a comprehensive training program designed to provide new debt advisers with the foundational knowledge and practical skills necessary to excel in the dynamic field of debt advice administration. This course is a journey of discovery, offering essential insights into budgeting, financial capability, signposting, referrals, and effective case management. As you progress through the modules, you will build a strong foundation that empowers you to make a tangible impact on the financial well-being of those you serve.

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
Budgeting and Financial Capability (Part 1 of 3) A module to help you understand how to create and review a clients budget, identify and explain what budgeting is to a client and recognise what constitutes financial capability.	 e-Learning	<ol style="list-style-type: none">1. Describe what budgeting is.2. Explain how to create and review a budget.3. Recognise what constitutes financial inclusion, exclusion and capability.	(4.20) Financial Statements.
How to Make Appropriate Signposting and Referrals (Part 2 of 3) A module to help you recognise what you and your agency's remit is, describe the differences when signposting	 e-Learning	<ol style="list-style-type: none">1. Recognise the remit of your organisation and that of the adviser.2. Describe the difference between signposting and referring.3. Identify when to refer or signpost a client.	(2.1) Service providers must be clear about the remit of their service and the boundaries of their service. (3.1) Service providers must be committed to providing equity of access to services for all. (3.8) Services must not disadvantage those users whose first language is not English. All type II and III services must have access to interpreters in appropriate languages and clear procedures for the use of interpreters.



Module(s)	Type	Learning Objectives	Scottish National Standards Covered
<p>and referring and to identify when to signpost or refer.</p>			<p>(3.9) Service providers must have effective and appropriate policies on confidentiality and access to information.</p> <p>(1.2) Recording and managing casework.</p> <p>(1.6) Effective and appropriate referrals.</p> <p>(3.6) Assessment, initial decision-making and holding activity in debt cases.</p> <p>(4.21) Liability for debts, extortionate credit, unfair contract terms, unenforceable debts, creditor malpractice, codes of practice, etc.</p>
<p>Effective Case Management and Recording (Part 3 of 3)</p> <p>In this module, you will learn about effective case management and case recording; how organisations record data, best practice for case recording, awareness of data protection issues in case management and best practice in case management.</p>	 <p>e-Learning</p>	<ol style="list-style-type: none"> 1. Identify different ways to record information. 2. Describe what types of information needs to be recorded. 3. Explain how to record information on case notes. 4. Describe the procedures for opening, managing and closing cases. 5. Outline the basic concepts of data protection in case management. 6. Describe a client action plan. 	<p>(3.1) Service providers must be committed to providing equity of access to services for all.</p> <p>(3.2) Service providers must have a clear commitment to treat service users with respect and be clear about any expectations of behaviour they have of service users.</p> <p>(3.9) Service providers must have effective and appropriate policies on confidentiality and access to information.</p> <p>(3.10) Service providers must have procedures for the safe maintenance of files and for file destruction.</p> <p>(4.4) Type II & Type III services must have systems that ensure that service user information and case files are well organised.</p> <p>(4.5) Type II & Type III services must have a case work procedure that can be applied consistently to all service users.</p> <p>(4.6) Type II & Type III services must ensure that the casework files of individual advisers are subject to suitably qualified, independent review.</p>




Module(s)	Type	Learning Objectives	Scottish National Standards Covered
			<p>(4.7) Service providers must have robust means of recording service-wide activity and service use.</p> <p>(1.1) Effective Interviewing.</p> <p>(1.2) Recording and Managing Casework.</p>

LEVEL 2

INTRODUCTION TO DEBT RECOVERY PROCESS

Prepare to navigate the intricate landscape of debt recovery in Scotland with our specialised course, Introduction to Debt Recovery Process. This course has been specifically tailored for new debt advisers as this course will be your gateway to understanding the complexities of debt recovery, including the Consumer Credit Act, court processes, diligence, statutory moratorium, and recovery outside the court. By the end of this course, you'll have a comprehensive grasp of the debt recovery process in Scotland, making you well-equipped to assist your clients effectively.

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
Debt Letters and Defaults (Part 1 of 6) In this module you will learn about debts that are covered by the Consumer Credit Act, recognise what letters a creditor can send and when. Identify what effect missed and defaulted payment can have on a client's credit record.	 e-Learning	<ol style="list-style-type: none">1. Identify what debts are covered by the Consumer Credit Act 1974.2. Recognise what letters creditors can send to a client in arrears and when.3. Explain what impact a missed payment or default will have on a client's credit record.4. Explain what options a client can do to dispute information on a credit record.	<p>(1.1) Effective Interviewing. (1.4) Legal Research & Feedback. (1.8) Representation and Litigation. (4.21) Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, Creditor Malpractice, Codes of Practice etc.</p>
Identifying different court processes (Part 2 of 6) In this module you will learn about civil court processes and structures, court personnel and your role as a	 e-Learning	<ol style="list-style-type: none">1. Explain the Civil Court structure in Scotland.2. Identify court personnel.3. Recognise civil court processes.4. Describe the debt adviser's role.	<p>(1.4) Legal Research and Feedback. (1.8) Representation and Litigation. (2.13) Security of Tenure. (4.23) Negotiating and Making Offers to Creditors. (4.24) Diligence, Diligence Stoppers and Court Proceedings. (4.27) Recalls and Appeals against Court Decrees and Orders.</p>

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
debt adviser in the court process.			
<p>Summary Warrant (Part 3 of 6)</p> <p>In this module you will learn what a summary warrant is and who can use it, what the procedures are, and possible diligences associated with summary warrant processes.</p>	 <p>e-Learning</p>	<ol style="list-style-type: none"> 1. Explain what a Summary Warrant is. 2. Explain who can use it. 3. Explain what the procedures are. 4. Recognise possible diligences. 	<p>(1.1) Effective Interviewing. (1.4) Legal Research and Feedback. (3.6) Assessment, Initial Decision Making and Holding Activity in Debt Cases. (4.23) Negotiating and Making Offers to Creditors. (4.24) Diligence, Diligence Stoppers and Court Proceedings. (4.29) Local and National Tax Debts.</p>
<p>Introduction to diligence (Part 4 of 6)</p> <p>In this module you will be introduced to what diligence is when it can be used, some of the processes and different forms of diligence.</p>	 <p>e-Learning</p>	<ol style="list-style-type: none"> 1. Explain what diligence is. 2. Identify when diligence can be used. 3. Describe the diligence process. 4. Identify different forms of diligence. 	<p>(1.1) Effective Interviewing. (1.4) Legal Research and Feedback. (1.8) Representation and Litigation. (4.21) Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, Creditor Malpractice, Codes of Practice, etc. (4.24) Diligence, Diligence Stoppers and Court Proceedings. (4.29) Local and National Tax Debts.</p>
<p>Statutory Moratorium on diligence (Part 5 of 6)</p> <p>In this module you will learn what a Statutory moratorium on diligence is, when it should</p>	 <p>e-Learning</p>	<ol style="list-style-type: none"> 1. Identify what a Statutory Moratorium on diligence is. 2. Recognise when to use a Statutory Moratorium on diligence. 3. Explain how to make an application for your client. 	<p>(1.5) Form Completion. (4.24) Diligence, Diligence Stoppers and Court Proceedings. (4.26) The Debt Arrangement Scheme.</p>

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
-----------	------	---------------------	-------------------------------------

be used and how to make an application for your client.

Debt Recovery Process Outside Court (Part 6 of 6)



In this module you will be introduced to debt recovery that does not require court action, the organisations that use this and when they use this.



1. Identify various methods of debt recovery that is not required to go through courts.
2. Recognise who uses these types of debt recovery and when they can be used.

- (1.4) Legal Research and Feedback.
- (1.8) Representation and Litigation.
- (1.10) General Benefits Checking, Income Maximisation and Information Gathering.
- (3.6) Assessment, Initial Decision-Making and Holding Activity in Debt Cases.
- (4.2) (a) Universal Credit.
- (4.2) (b) Housing Element of Universal Credit, Housing Benefit and Council Tax Reduction.
- (4.21) Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, Creditor Malpractice, Codes of Practice, etc.
- (4.24) Diligence, Diligence Stoppers and Court Proceedings.
- (4.28) Utility Debts.
- (4.29) Local and National Tax Debts.
- (4.30) Rent Arrears.

LEVEL 2

INTRODUCTION TO STATUTORY DEBT OPTIONS

Embark on a transformative journey into the world of statutory debt options. This course is thoughtfully designed for new debt advisers, and will be your gateway to the world of statutory debt solutions, with a focus on the Scottish financial landscape. We aim to equip you with the knowledge and practical insights required to navigate and assist clients in understanding their statutory debt options, including Sequestration and the Debt Arrangement Scheme (DAS). This course is not only a foundational step in your career but also a commitment to making a positive impact on the financial well-being of individuals and families facing overwhelming debt burdens.

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
Sequestration an overview (Part 1 of 2) In this module you will be given an overview of the qualifying criteria for MAP & FAB, what debts can be included, some of the consequences and the application process.	 e-Learning	<ol style="list-style-type: none">1. Explain the qualifying criteria for MAP and FAB bankruptcies.2. Identify which debts can be included and excluded.3. Identify some of the consequences of bankruptcy.4. Explain the application process including the need to have money advice.	<p>(4.22) Identifying and Agreeing Options in Debt Cases. (4.24) Diligence, Diligence Stoppers and Court Proceedings. (4.25) Bankruptcy and Trust Deeds. (4.31) Mortgages and Secured Loans.</p>
Debt Arrangement Scheme an Overview (Part 2 of 2) In this module you will be introduced to an overview of who is involved in the Debt Arrangement Scheme (DAS), who can apply, identify the application process and when	 e-Learning	<ol style="list-style-type: none">1. Identify who is involved in the Debt Arrangement Scheme.2. Identify who can and can't apply for the Debt Arrangement Scheme.3. Identify the application process, cost and outcomes.	<p>(1.1) Effective Interviewing. (3.6) Assessment, Initial Decision-Making and Holding Activity in Debt Cases. (4.22) Identifying and Agreeing Options in Debt Cases. (4.26) The Debt Arrangement Scheme.</p>

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
a DAS will be completed or revoked.		4. Identify different post Debt Payment Programme processes and Debt Payment Programme completion.	

Level 3


Courses in level 3

- Benefit Overpayments
- Consumer Credit
- Council Tax
- Court Actions in Scotland
- Debt and Liability
- Debt, Mental Health and Vulnerability
- Debt Options
- Diligence
- Energy Debt
- Legislation and Guidance
- Mortgages
- Non Diligence Debt Recovery
- Statutory Debt Options
- Student Debts

LEVEL 3

INFORMAL DEBT OPTIONS



This comprehensive module is designed to enrich the knowledge and expertise of experienced debt advisers. In this advanced program, we delve into the realm of informal debt options and introduce the intricacies of the Homeowners' Support Fund (HOSF). Whether you are a seasoned debt adviser or an expert seeking to expand your skill set, this module equips you with the insights and expertise required to provide clients with a holistic understanding of their debt relief choices.


Module(s)	Type	Learning Objectives	Scottish National Standards Covered
Informal debt options and the homeowners' support fund (HOSF) In this module you will learn how to identify informal debt options, their advantages and disadvantages, and explain this to clients. This module also introduces an overview to the HOSF.	 e-Learning	<ol style="list-style-type: none">1. Identify informal debt options.2. Explain the advantages and disadvantages of the informal debt options.3. Identify and explain when the Scottish Government's homeowners' support fund is an option.	<p>(1.1) Effective Interviewing. (1.4) Legal Research and Feedback. (3.6) Assessment, Initial Decision-Making and Holding Activity in Debt Cases. (4.21) Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, Creditor Malpractice, Codes of Practice, etc. (4.22) Identifying and Agreeing Options in Debt Cases. (4.23) Negotiating and Making Offers to Creditors. (4.24) Diligence, Diligence Stoppers and Court Proceedings. (4.30) Rent Arrears. (4.31) Mortgages and Secured Loans.</p>



LEVEL 3

COURT ACTIONS IN SCOTLAND

Prepare to broaden your expertise as an experienced debt adviser with our specialised programme of courses. These advanced courses explore the intricate world of court actions in Scotland, encompassing the Simple Procedure, Ordinary Cause, Scottish Secured Tenancy Summary Cause Process, and the First-tier Tribunal (Housing and Property Chamber). Through a combination of comprehensive e-learning modules and an interactive online session, you will gain a deep understanding of the court actions in Scotland, equipping you to navigate these legal processes with confidence.

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
Simple Procedure (Part 1 of 5) This module helps you understand the Simple procedure process, the rules and common forms and what can happen after a 'decision' in a simple procedure action.	 e-Learning	<ol style="list-style-type: none">1. Explain the simple procedure process to a client.2. Apply relevant rules and use forms.3. Identify what can happen after the decision in a simple procedure action.	<p>(1.4) Legal Research & Feedback. (1.5) Form Completion. (1.8) Representation and Litigation. (3.6) Assessment, Initial Decision Making and Holding Activity in Debt Cases. (4.21) Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, Creditor Malpractice, Codes of Practice, etc. (4.23) Negotiating and Making Offers to Creditors. (4.24) Diligence, Diligence Stoppers and Court Proceedings. (4.27) Recalls and Appeals against Court Decrees and Orders. (4.30) Rent Arrears.</p>
Scottish Secured Tenancy Summary Cause Process (Part 2 of 5) In this module you will introduced to the processes used for Scottish secured	 e-Learning	<ol style="list-style-type: none">1. Identify and explain the pre-court processes for recovery of heritable property.2. Identify the summary cause process for recovery of heritable property.	<p>(1.1) Effective Interviewing. (1.4) Legal Research and Feedback. (1.8) Representation and Litigation. (2.1) Rent Arrears. (2.7) Eviction. (2.8) Anti-Social Behaviour. (2.10) Homelessness.</p>

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
tenancies, including pre-court actions, summary cause process, pre-eviction and recall processes.		<ol style="list-style-type: none"> Identify when court action may be continued, sisted, dismissed or decree granted. Explain the pre-eviction process and identify when minute of recall may be applied for. 	<p>(2.14) Statutory Tenancy Rights. (4.24) Diligence, Diligence Stoppers and Court Proceedings. (4.27) Recalls and Appeals against Court Decrees and Orders. (4.30) Rent Arrears.</p>
<p>Housing Tribunal (Part 3 of 5)</p> <p>This module will introduce you to what the First-tier Tribunal is, the processes used for evictions and rent arrears in the private sector and some ways to deal with rent arrears in private sector.</p>	 <p>e-Learning</p>	<ol style="list-style-type: none"> Identify what the First-tier Tribunal is. Explain the process for evictions and rent arrears in the private sector. Identify possible ways to deal with the arrears. 	<p>(1.1) Effective Interviewing. (1.4) Legal Research and Feedback. (1.5) Form Filling. (2.1) Rent Arrears. (1.8) Representation and Litigation. (2.5) Housing Options. (2.7) Eviction. (2.9) Harassment and Illegal Eviction. (2.10) Homelessness. (2.12) Rent: Private Sector. (2.13) Security of Tenure. (2.14) Statutory Tenancy Rights. (3.3) Claims and Backdating. (3.4) Decision Making, Disputes and Appeals. (3.6) Assessment, Initial decision making and holding activity in debt cases. (4.1) Means Tested Benefits. (4.22) Identifying and Agreeing Options in Debt Cases. (4.23) Negotiating and Making Offers to Creditors. (4.24) Diligence, Diligence Stoppers and Court Proceedings. (4.30) Rent Arrears.</p>

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
<p>Ordinary Cause (Part 4 of 5)</p> <p>This module will introduce you to the Ordinary cause process, its rules and some of the common forms used, it also covers what can happen after decree is awarded in an Ordinary cause action.</p>	 e-Learning	<ol style="list-style-type: none"> 1. Explain the Ordinary Cause process to a client from initial writ to decree. 2. Apply relevant rules and use forms. 3. Identify what will happen after decree awarded in ordinary cause. 	<p>(1.4) Legal Research and Feedback. (1.5) Form Completion. (1.8) Representation and Litigation. (3.6) Assessment, Initial Decision-Making and Holding Activity in Debt Cases. (4.24) Diligence, Diligence Stoppers and Court Proceedings. (4.25) Bankruptcy and Trust Deeds. (4.27) Recalls and Appeals against Court Decrees and Orders.</p>
<p>Simple Procedures and Ordinary Cause (Part 5 of 5)</p> <p>After you have completed all four e-learning modules noted above, you can now attend an online (Adobe) tutor led course which will involve group discussion, knowledge based activities and quizzes, you will be comparing, contrasting and analysing both Simple Procedure and Ordinary Cause actions.</p>	 Online classroom	<ol style="list-style-type: none"> 1. Explain the differences in language and processes for Simple Procedure and Ordinary Cause. 2. Recognise how to respond to a Simple Procedure claim. 3. Recognise how to respond to an Ordinary Cause claim. 4. Identify how to recall a Simple Procedure claim. 5. Identify how a reponing is actioned. 	<p>(1.4) Legal Research and Feedback. (1.5) Form Completion. (1.8) Representation and Litigation. (3.6) Assessment, Initial Decision-Making and Holding Activity in Debt Cases. (4.21) Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, Creditor Malpractice, Codes of Practice, etc. (4.23) Negotiating and Making Offers to Creditors. (4.24) Diligence, Diligence Stoppers and Court Proceedings. (4.25) Bankruptcy and Trust Deeds. (4.27) Recalls and Appeals against Court Decrees and Orders. (4.30) Rent Arrears.</p>

MATRICS CONSULTANCY

The MATRICS project provides free consultancy support to advisers.

As money advisers are faced with increasingly complex cases, the MATRICS project provides second tier support to ensure that the people working on the front line of money advice have somewhere to turn for guidance and support.

How to contact MATRICS consultancy




consultancy@matrics.org.uk

LEVEL 3

DILIGENCE


This advanced course for experienced debt advisers delves into crucial topics such as earnings arrestment, bank account arrestment, attachment, exceptional attachment, inhibitions, recall of wage and bank arrestments. Participants will gain expertise in identifying and understanding the most common forms of diligence, as well as various diligence stoppers like time to pay orders and sequestration. The module equips professionals with the knowledge to navigate complex debt scenarios effectively, ensuring they can provide informed advice and solutions to clients facing diverse financial challenges.

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
Various methods of diligence and diligence stoppers In this module you will learn how to identify the most common forms of diligence and the diligence stoppers that apply to them.	 e-Learning	<ol style="list-style-type: none">1. Identify the most common forms of diligence available to creditors.2. Describe the various forms of diligence stoppers available to a client and adviser.	<ul style="list-style-type: none">(1.1) Effective Interviewing.(1.4) Legal Research and Feedback.(3.6) Assessment, Initial Decision Making and Holding Activity in Debt Cases.(4.24) Diligence, Diligence Stoppers and Court Proceedings.(4.25) Bankruptcy and Trust Deeds.(4.26) The Debt Arrangement Scheme.(4.27) Recalls and Appeals against Court Decrees and Orders.(4.29) Local and National Tax Debts.

LEVEL 3

NON DILIGENCE DEBT RECOVERY



This specialised course, tailored for seasoned debt advisers, delves into non-diligence debt recovery methods, focusing on direct earnings attachments, deduction from earnings orders, and deduction from benefits. The module explores the impact of statutory debt solutions on these recovery mechanisms. This course ensures professionals acquire a comprehensive understanding of recovery outside the sheriff court, the workings of DEAs and DEOs, and the application of deductions from benefits.



Module(s)	Type	Learning Objectives	Scottish National Standards Covered
Various methods of Recovery outside courts In this module you will learn when DEA's and DEO's are used, third party deductions and how statutory debt solution's impact on them all.	 e-Learning	<ol style="list-style-type: none">1. What is Recovery outside the sheriff court?2. How does a direct earnings attachment (DEA) work?3. How does a deduction from earnings Order (DEO) work?4. What are deductions from benefits and when are they used?	<p>(1.1) Effective Interviewing. (1.10) General Benefits Checking, Income Maximisation & Information Gathering. (3.1) Administrative Structure of the Benefits and Tax Credits Systems. (3.3) Claims and Backdating. (3.5) Benefit and Tax Credit Overpayments. (4.1) Means-Tested Benefits. (4.2) (a) Universal credit. (4.4) Social Fund, Scottish Welfare Fund, Best Start Grant and Funeral Support Payment. (4.22) Identifying and Agreeing Options in Debt Cases. (4.23) Negotiating and Making Offers to Creditors. (4.24) Diligence, Diligence Stoppers and Court Proceedings. (4.25) Bankruptcy and Trust Deeds. (4.28) Utility Debts. (4.29) Local and National Tax Debts. (4.30) Rent Arrears.</p>




LEVEL 3



STATUTORY DEBT OPTIONS



Statutory Debt Options is a comprehensive course tailored for seasoned debt advisers, unravelling the intricacies of statutory debt solutions for clients. Spanning 11 modules, it covers diverse options such as Sequestration (Minimal Assets Process and Full Administration Bankruptcy), Creditor Petition, Protected Trust Deeds, and the Debt Arrangement Scheme (DAS). Each module delves into qualifying criteria, advantages, disadvantages, and key considerations. The course integrates practical application, with Adobe-led sessions, group discussions, and activities. Participants gain hands-on experience using BASYS and eDEN training sites, ensuring proficiency in completing MAP and DAS applications. This holistic program equips advisers with the expertise to navigate various debt scenarios effectively.

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
<p>Sequestration - Minimal Assets Process (MAP) (Part 1 of 11)</p> <p>In this module you will learn what a MAP bankruptcy is, the qualifying criteria, how to explain the advantages and disadvantages to your client and other key issues surrounding the process.</p>	 <p>e-Learning</p>	<ol style="list-style-type: none"> 1. Describe what a MAP bankruptcy is. 2. Explain the qualifying criteria and suitability of a MAP. 3. Explain the advantages and disadvantages of a MAP. 4. Identify other key issues. 5. Explain debtor and trustee discharge. 	<p>(1.1) Effective Interviewing. (1.4) Legal Research and Feedback. (1.5) Form Completion. (4.20) Financial Statements. (4.22) Identifying and Agreeing Options in Debt Cases. (4.25) Bankruptcy and Trust Deeds.</p>
<p>Protected Trust Deeds (Part 2 of 11)</p> <p>In this module you will learn what a protected trust deed is, the qualifying criteria, how to explain the advantages and disadvantages to your client</p>	 <p>e-Learning</p>	<ol style="list-style-type: none"> 1. Describe what a PTD is. 2. Explain the qualifying criteria and suitability of a PTD. 3. Explain the advantages and disadvantages of a PTD. 4. Identify other key issues. 	<p>(1.1) Effective interviewing. (1.4) Legal Research and Feedback. (3.6) Assessment, Initial Decision Making and Holding Activity in Debt Cases. (4.22) Identifying and Agreeing Options in Debt Cases. (4.24) Diligence, Diligence Stoppers and Court Proceedings.</p>

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
and other key issues surrounding the process.		5. Explain client and trustee discharge.	(4.25) Bankruptcy and Trust Deeds. (4.31) Mortgages and Secured Loans.
<p>The Debt Arrangement Scheme (DAS) (Part 3 of 11)</p> <p>In this module you will learn what the debt arrangement scheme is, the qualifying criteria, how to explain the advantages and disadvantages to your client and other key issues surrounding the process.</p>	 e-Learning	<ol style="list-style-type: none"> 1. Identify a client's suitability for a DAS. 2. Explain the advantages and disadvantages of DAS. 3. Prepare a Debt Payment Programme (DPP) application. 4. Explain the potential outcomes and procedures after submitting a DPP. 	<p>(1.1) Effective Interviewing. (1.2) Recording and Managing Casework. (1.4) Legal Research and Feedback. (1.5) Form Completion. (1.9) Information Technology. (3.6) Assessment, Initial Decision Making and Holding Activity in Debt Cases. (4.20) Financial Statements. (4.22) Identifying and Agreeing Options in Debt Cases. (4.24) Diligence, Diligence Stoppers and Court Proceedings. (4.26) The Debt Arrangement Scheme. (4.30) Rent Arrears. (4.31) Mortgages and Secured Loans.</p>
<p>Sequestration - Full Administration Bankruptcy (FAB) (Part 4 of 11)</p> <p>In this module you will learn what Full administration bankruptcy is, the qualifying criteria, how to explain the advantages and disadvantages to your client and other key issues surrounding the process.</p>	 e-Learning	<ol style="list-style-type: none"> 1. Describe what a FAB bankruptcy is. 2. Explain the qualifying criteria and suitability of a FAB. 3. Explain the advantages and disadvantages of a FAB. 4. Identify other key issues. 5. Explain debtor and trustee discharge 	<p>(1.4) Legal Research and Feedback. (1.5) Form Completion. (3.6) Assessment, Initial Decision Making and Holding Activity in Debt Cases. (4.20) Financial Statements. (4.22) Identifying and Agreeing Options in Debt Cases. (4.24) Diligence, Diligence Stoppers and Court Proceedings. (4.25) Bankruptcy and Trust Deeds. (4.31) Mortgages and Secured Loans.</p>

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
Sequestration - Creditor petition (Part 5 of 11) In this module you will learn what a creditor petition is and how to respond to it, the qualifying criteria and other key issues surrounding the process.	 e-Learning	<ol style="list-style-type: none"> 1. Describe what a creditor petition for sequestration is. 2. Explain the qualifying criteria for a creditor's petition. 3. Describe the process for applying for a creditor's petition. 4. Identify other key issues. 5. Explain client and trustee discharge. 	(1.1) Effective interviewing. (1.4) Legal Research and Feedback. (4.24) Diligence, Diligence Stoppers and Court Proceedings. (4.25) Bankruptcy and Trust Deeds. (4.26) The Debt Arrangement Scheme. (4.31) Mortgages and Secured Loans.
Debt Arrangement Scheme Post DPP Processes (Part 6 of 11) In this module you will explore the process after a DPP has been approved, how a variations can be applied for, when a case can be revoked and when a DPP completes.	 e-Learning	<ol style="list-style-type: none"> 1. Explain the qualifying criteria for a payment break to a client. 2. Identify when a short-term financial crisis payment break would be available. 3. Identify variation for debt changes, change in circumstances and partial settlements. 4. Explain to your client when a DPP can be revoked and when fees and charges can be added back on. 5. Explain when a DPP will be completed. 	(1.1) Effective interviewing. (3.6) Assessment, initial decision – making and holding activity in debt cases. (4.20) Financial statements. (4.23) Negotiating and making offers to creditors. (4.25) Bankruptcy and trust deeds. (4.26) The Debt Arrangement Scheme.
Common Financial Tool (CFT) (Part 7 of 11) In this module, you will learn to identify the main parts of the CFT, analyse the household composition, differentiate between	 e-Learning	<ol style="list-style-type: none"> 1. Identify the main parts of the CFT. 2. Analyse the household composition. 3. Differentiate between different types of income and evidence requirements. 4. Explain the expenditure costs and when evidence is required. 	(1.1) Effective Interviewing. (1.10) General Benefit checking, Income maximisation and Information Gathering. (4.1) Means Tested benefits. (4.8) PIP, Disability Living Allowance, Attendance Allowance and Scottish Disability Assistance. (4.19) Ancillary Benefits. (4.20) Financial Statements.

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
different types of income and evidence requirements, explain the expenditure costs, when evidence is required and how to assess assets.		5. Assess clients assets.	(4.25) Bankruptcy and Trust Deeds (4.26) Debt Arrangement Scheme.
<p>The Debt Arrangement Scheme (DAS) (Part 8 of 11)</p> <p>An online (Adobe) tutor led course which will involve group discussion, knowledge based activities and quizzes exploring the debt arrangement scheme in detail. A companion course on using the eDEN system should be completed when this course has been done.</p>	 <p>Online classroom</p>	<ol style="list-style-type: none"> 1. Identify the debt advice process prior to completing a DAS application. 2. Explain what a DAS is to clients. 3. Identify who can and who can't be an approved debt adviser. 4. Identify a client's eligibility for DAS. 5. Explain the advantages and disadvantages of a DAS DPP. 6. Recognise the key processes in completing an application. 7. Explain possible outcomes. 	<p>(1.1) Effective Interviewing. (1.2) Recording and Managing Casework. (1.4) Legal Research and Feedback. (1.5) Form Completion. (1.9) Information Technology. (3.6) Assessment, Initial Decision Making and Holding Activity in Debt Cases. (4.20) Financial Statements. (4.22) Identifying and Agreeing Options in Debt Cases. (4.24) Diligence, Diligence Stoppers and Court Proceedings. (4.26) The Debt Arrangement Scheme. (4.30) Rent Arrears. (4.31) Mortgages and Secured Loans.</p>
<p>DAS Application via eDEN (Part 9 of 11)</p> <p>An online (Adobe) tutor led course which is the companion to the debt arrangement scheme course. It will involve group discussion, knowledge based activities and access to eDEN</p>	 <p>Online classroom</p>	<ol style="list-style-type: none"> 1. Prepare and submit a Debt Payment Programme application on eDEN. 2. Identify the timescales and options for confirming debts. 	<p>(1.1) Effective Interviewing. (1.2) Recording and Managing Casework. (1.4) Legal Research and Feedback. (1.5) Form Completion. (1.9) Information Technology. (3.6) Assessment, Initial Decision Making and Holding Activity in Debt Cases. (4.20) Financial Statements. (4.22) Identifying and Agreeing Options in Debt Cases.</p>

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
<p>training site to complete a DAS application.</p> <p>Insolvency Options (Part 10 of 11)</p> <p>An online (Adobe) tutor led course which will involve group discussion, knowledge based activities and quizzes, you will be comparing, contrasting and analysing Insolvency options available to your clients. A companion course on using the BASYS system should be completed when this course has been finished.</p>	 <p>Online classroom</p>	<ol style="list-style-type: none"> 1. By the end of the day, you will be able to: 2. Identify the various rules surrounding insolvency. 3. Describe the various rules surrounding insolvency. 4. Compare and contrast these rules over different insolvency types. 5. Identify which option is most suitable. 	<p>(4.24) Diligence, Diligence Stoppers and Court Proceedings.</p> <p>(4.26) The Debt Arrangement Scheme.</p> <p>(1.1) Effective Interviewing.</p> <p>(1.4) Legal Research and Feedback.</p> <p>(1.5) Form Completion.</p> <p>(3.6) Assessment, Initial Decision Making and Holding Activity in Debt Cases.</p> <p>(4.20) Financial Statements.</p> <p>(4.22) Identifying and Agreeing Options in Debt Cases.</p> <p>(4.25) Bankruptcy and Trust Deeds.</p> <p>(4.24) Diligence, Diligence Stoppers and Court Proceedings.</p> <p>(4.31) Mortgages and Secured Loans.</p>
<p>MAP application via BASYS (Part 11 of 11)</p> <p>An online (Adobe) tutor led course which is the companion to the Insolvency course. It will involve group discussion, knowledge based activities and access to BASYS training site to complete a MAP application.</p>	 <p>Online classroom</p>	<ol style="list-style-type: none"> 1. Prepare and submit a MAP application on BASYS. 2. Identify how to upload Part 2 certificate for sequestration and evidence to BASYS. 3. Create a wage arrestment on a clients employment section. 	<p>(1.1) Effective Interviewing.</p> <p>(1.2) Recording and Managing Casework.</p> <p>(1.4) Legal Research and Feedback.</p> <p>(1.5) Form Completion.</p> <p>(1.9) Information Technology.</p> <p>(3.6) Assessment, Initial Decision Making and Holding Activity in Debt Cases.</p> <p>(4.20) Financial Statements.</p> <p>(4.22) Identifying and Agreeing Options in Debt Cases.</p> <p>(4.25) Bankruptcy and Trust Deeds.</p>



KNOWLEDGE HUB


Stay informed, stay empowered, and elevate your money advice knowledge with just a click into our Knowledge Hub.

There are factsheets, articles and practical tips designed to enhance your money advice knowledge.

LEVEL 3

CONSUMER CREDIT



Consumer Credit provides a foundational understanding of the Consumer Credit Act 1974 and related consumer protection processes. Covering key topics like default notices, time orders, and the Financial Ombudsman Service (FOS), participants will delve into the nuances of regulated and unregulated agreements, distinguishing between Hire Purchase (HP) and Personal Contract Purchase (PCP). The course aims to enhance knowledge on serving default notices, the suitability of time orders, and the powers of the Financial Conduct Authority (FCA). Participants will also gain insights into the role of the Financial Ombudsman in assisting consumers, meeting comprehensive learning objectives.


Module(s)	Type	Learning Objectives	Scottish National Standards Covered
Consumer Credit Act 1974 and Consumer Protection Processes In this module you will explore and learn a basic understanding of the Consumer Credit act 1974, including default notices, time orders and the Financial Ombudsman Service (FOS).	 e-Learning	<ol style="list-style-type: none">1. Explain the Consumer Credit Act 1974.2. Explain what a regulated agreement is and what an unregulated agreement is.3. Identify the differences between a Hire Purchase Agreement (HP) and Personal Contract Purchase (PCP).4. Identify what a default notice is and the circumstances under which it may be served.5. Explain when a time order may be appropriate.6. Recognise the powers of the FCA.7. Explain how the Financial Ombudsman works and how it may assist consumers.	<p>(1.4) Legal Research and Feedback. (1.7) Negotiation/Advocacy. (3.6) Assessment, Initial Decision-Making and Holding Activity in Debt Cases. (4.21) Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, Creditor Malpractice, Codes of Practice, etc. (4.24) Diligence, Diligence Stoppers and Court Proceedings. (4.31) Mortgages and Secured Loans.</p>

LEVEL 3

DEBT, MENTAL HEALTH AND VULNERABILITY

The Debt, Mental Health and Vulnerability is a comprehensive course designed for seasoned debt advisers, addressing the intricate challenges posed by the intersection of debt, mental health, and client vulnerability. In three modules, participants explore the causes and triggers of mental health conditions, challenges in interviewing clients, and the effective use of the debt and mental health evidence form (DMHEF). The course extends into defining vulnerability, recognising financial abuse, and implementing safeguarding measures. The online tutor-led final module fosters interactive learning through group discussions, knowledge-based activities, and quizzes, delving into recognising mental health issues, understanding vulnerability, and applying safeguarding measures in the context of debt advice.



Module(s)	Type	Learning Objectives	Scottish National Standards Covered
<p>Debt and Mental Health (Part 1 of 3)</p> <p>In this module you will explore some of the causes and triggers of mental health conditions, the challenges when interviewing clients, what and how to use the debt and mental health evidence form (DMHEF). What capacity to contract is and your role as a debt adviser when dealing with vulnerable clients.</p>	 <p>e-Learning</p>	<ol style="list-style-type: none"> 1. Identify some of the causes and triggers of mental health conditions. 2. Identify the challenges when interviewing a client who discloses a mental health problem. 3. Explain the DMHEF and when to use it. 4. Explain what capacity to contract is. 5. Recognise the debt adviser’s role in dealing with a vulnerable client. 	<p>(1.1) Effective Interviewing. (1.2) Recording and Managing Casework. (1.5) Form Completion. (1.6) Effective and Appropriate Referrals. (1.7) Negotiation/Advocacy. (3.6) Assessment, Initial Decision-Making and Holding Activity in Debt Cases. (4.20) Financial Statements. (4.21) Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, Creditor Malpractice, Codes of Practice, etc. (4.22) Identifying and Agreeing Options.</p>
<p>Vulnerability and Debt (Part 2 of 3)</p> <p>In this module you will explore the definition of vulnerability</p>	 <p>e-Learning</p>	<ol style="list-style-type: none"> 1. Explain what vulnerability is. 2. Recognise what financial abuse can be. 3. Identify safeguarding measures. 	<p>(1.1) Effective Interviewing. (1.2) Recording and Managing Casework. (1.6) Effective and Appropriate Referrals. (2.2) Mortgages/Secured Loans. (2.3) Help with Rent and Council Tax.</p>


Module(s)	Type	Learning Objectives	Scottish National Standards Covered
and how it applies in a debt advice setting, what financial abuse is and how to recognise when a client may be a victim of the same, safeguarding measures and dealing with some of the challenges when your client is vulnerable.		<ol style="list-style-type: none"> Recognise vulnerable groups. Identify challenges when dealing with vulnerable clients. 	<p>(2.7) Eviction. (4.20) Financial Statements. (4.21) Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, Creditor Malpractice, Codes of Practice, etc.</p>
<p>Debt Mental Health and Vulnerability (Part 3 of 3)</p> <p>An online (Adobe) tutor led course which will involve group discussion, knowledge based activities and quizzes exploring aspects of mental health , vulnerability and how debt impacts on this.</p>	 Online classroom	<ol style="list-style-type: none"> Recognise when a client may have a mental health issue. Explain the DMHEF and understand when to use it. Recognise what vulnerability is and who it applies too. Identify some safeguarding measures. Explain what capacity to contract is. 	<p>(1.1) Effective Interviewing. (1.2) Recording and Managing Casework. (1.5) Form Completion. (1.6) Effective and Appropriate Referrals. (1.7) Negotiation/Advocacy. (2.2) Mortgages/Secured Loans. (2.3) Help with Rent and Council Tax. (2.7) Eviction. (3.6) Assessment, Initial Decision-Making and Holding Activity in Debt Cases. (4.20) Financial Statements. (4.21) Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, Creditor Malpractice, Codes of Practice, etc. (4.22) Identifying and Agreeing Options.</p>

LEVEL 3

DEBT AND LIABILITY

Debt and Liability is a specialised course designed for experienced debt advisers, delving into critical aspects of debt management in Scotland. The three modules dissect the intricacies of the Prescription and Limitation (Scotland) Act 1973, covering the 5 and 20-year periods of negative prescription, qualifying criteria, and strategies for dealing with potentially prescribed debts. Participants also explore the complex landscape of managing debts when someone dies, addressing post-death liabilities, estate administration steps, the executor's role, debt hierarchy, and the sequestration of a deceased person's estate. The final online module fosters interactive learning, encouraging group discussions, knowledge-based activities, and quizzes, facilitating a comprehensive analysis of the interplay between debt and death, including the impact of the Prescription and Limitation Act on liability.

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
Prescription and Limitation of Debt in Scotland (Part 1 of 3) In this module you will explore the Prescription and Limitation (Scotland) Act 1973, understand the 5 and 20 year periods of negative prescription, its qualifying criteria and how to deal with a debt that may be prescribed.	 e-Learning	<ol style="list-style-type: none"> 1. Explain the Prescription and Limitation (Scotland) Act 1973. 2. Identify ways to deal with a prescribed debt. 	<p>(1.1) Effective Interviewing. (1.2) Recording and Managing Casework. (1.4) Legal Research and Feedback. (4.21) Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, Creditor Malpractice, Codes of Practice, etc. (4.22) Identifying and Agreeing Options in Debt Cases. (4.24) Diligence, Diligence Stoppers and Court Proceedings. (4.30) Rent Arrears. (4.31) Mortgages and Secured Loans.</p>
Dealing with debts when someone dies (Part 2 of 3) In this module you will explore how to deal with debt when someone dies, liability after	 e-Learning	<ol style="list-style-type: none"> 1. Identify the basic rules around debt and death. 2. Explain the rules on liability. 3. Explain the appropriate steps to take. 	<p>(1.1) Effective Interviewing. (1.4) Legal Research and Feedback. (3.6) Assessment, Initial Decision-Making and Holding Activity in Debt Cases. (4.21) Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, Creditor Malpractice, Codes of Practice, etc.</p>

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
death, steps in dealing with the estate, the role of the executor, hierarchy of debts and sequestration of a deceased person's estate.			<p>(4.25) Bankruptcy and Trust Deeds.</p> <p>(4.26) The Debt Arrangement Scheme.</p>
<p>Debt and Liability (Part 3 of 3)</p> <p>An online (Adobe) tutor led course which will involve group discussion, knowledge based activities and quizzes, you will be comparing, contrasting and analysing basic rules around debt and death and how the Prescription and Limitation act affects liability.</p>	 <p>Online classroom</p>	<ol style="list-style-type: none"> 1. Explain the Prescription and Limitation (Scotland) Act 1973. 2. Identify the basic rules around debt and death. 	<p>(1.1) Effective Interviewing.</p> <p>(1.2) Recording and Managing Casework.</p> <p>(1.4) Legal Research and Feedback.</p> <p>(3.6) Assessment, Initial Decision-Making and Holding Activity in Debt Cases.</p> <p>(4.21) Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, Creditor Malpractice, Codes of Practice, etc.</p> <p>(4.22) Identifying and Agreeing Options in Debt Cases.</p> <p>(4.24) Diligence, Diligence Stoppers and Court Proceedings.</p> <p>(4.25) Bankruptcy and Trust Deeds.</p> <p>(4.26) The Debt Arrangement Scheme.</p> <p>(4.30) Rent Arrears.</p> <p>(4.31) Mortgages and Secured Loans.</p>

RESOURCES


Take a look at our Resources Section, designed to empower you on your journey to becoming a confident money adviser.

We have a range of of valuable tools, articles, and guides created to support you in your day to day job. Whether you're a seasoned adviser or just starting to navigate the world of money advice, our resources can you be your go-to destination in providing you with the tools you need to help you make informed decisions with your clients.

LEVEL 3

COUNCIL TAX



This comprehensive module has been meticulously crafted for seasoned debt advisers seeking an in-depth understanding of the intricacies surrounding council tax in Scotland. Delving into the valuation process, client liabilities, and nuanced aspects such as discounts, exemptions, and reductions, this course equips participants to navigate the complexities of council tax advisory with precision and expertise. Furthermore, it explores strategies for addressing arrears, including the utilisation of 3rd party deductions and Water Direct, enhancing advisers' ability to provide holistic support to their clients.

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
Council Tax In this module you will explore the council tax valuation process, client liability, discounts, exemptions and reductions. Arrears in council tax and how you can help your client address arrears through 3 rd party deductions and water direct.	 e-Learning	<ol style="list-style-type: none">1. Explain the council tax band valuation process.2. Recognise who is liable and the arrears process.3. Identify when Water Direct or 3rd party deductions may be used to collect council tax arrears.4. Identify the most common discounts, exemptions and reductions to help reduce council tax liability.	<p>(1.1) Effective Interviewing. (1.10) General Benefits Checking, Income Maximisation and Information Gathering. (2.3) Help with Rent and Council Tax. (3.3) Claims and Backdating. (3.4) Decision-Making, Disputes and Appeals. (3.6) Assessment, Initial Decision-Making and Holding Activity in Debt Cases. (4.1) Means-Tested Benefits. (4.2) (b) Housing Element of Universal Credit, Housing Benefit and Council Tax Reduction. (4.11) Benefits for Veterans. (4.21) Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, Creditor Malpractice, Codes of Practice, etc. (4.22) Identifying and Agreeing Options in Debt Cases. (4.23) Negotiating and Making Offers to Creditors. (4.24) Diligence, Diligence Stoppers and Court Proceedings. (4.29) Local and National Tax Debts.</p>

LEVEL 3

MORTGAGES


This is a targeted course for seasoned debt advisers, focusing on a comprehensive understanding of mortgages, secured loans, and common mortgage types. The module delves into defining mortgages and secured loans, providing insights into prevalent mortgage products. Objectives include articulating the concept of mortgages and recognising various common types of mortgage products. This course equips experienced advisers with the knowledge and expertise needed to navigate the complexities of mortgage-related issues, including arrears and the repossession process.

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
<p>Overview Types of Mortgages</p> <p>In this module you will explore what a mortgage or secured loan is and look at some of the most common types of mortgage products.</p>	 <p>e-Learning</p>	<ol style="list-style-type: none"> 1. Describe what a mortgage or secured loan is. 2. Identify some common types of mortgage products. 	<p>(2.2) Mortgages/Secured Loans. (2.5) Housing Options.</p>
<p>Dealing with mortgage arrears</p> <p>In this module you will explore the repossession process, dealing with mortgage repossession, regulated mortgage contracts and the role of the FCA.</p>	 <p>e-Learning</p>	<ol style="list-style-type: none"> 1. Identify the repossession process. 2. Identify different ways to deal with mortgage arrears. 3. Describe a regulated mortgage contract. 	<p>(1.1) Effective Interviewing. (1.2) Recording and Managing Casework. (1.4) Legal Research and Feedback. (1.8) Representation and Litigation. (2.2) Mortgages/Secured Loans. (4.22) Identifying and Agreeing Options in Debt Cases. (4.23) Negotiating and Making Offers to Creditors. (4.24) Diligence, Diligence Stoppers and Court Proceedings. (4.27) Recalls and Appeals against Court Decrees and Orders. (4.31) Mortgages and Secured Loans.</p>

LEVEL 3

BENEFIT OVERPAYMENTS

The Benefit Overpayments course is tailored for adept debt advisers, offering an in-depth exploration of the intricate landscape of overpayments in Tax Credits, Housing Benefits, and DWP benefits. This module empowers professionals to comprehend the recovery processes employed by relevant agencies and equips them to guide clients effectively through this complex domain. Objectives include identifying options for handling HMRC tax credit overpayments, explaining client choices for Housing Benefit overpayments, understanding Benefit advance recovery, addressing DWP overpayments, and comprehending the interaction between overpayments and statutory debt options. This course ensures advisers navigate this nuanced area with confidence and expertise.


Module(s)	Type	Learning Objectives	Scottish National Standards Covered
Overview of benefit overpayments In this module you will explore overpayments of Tax credits, Housing benefits and DWP benefits; how to deal with them, how they are recovered by the agencies involved and how statutory debt options affect them.	 e-Learning	<ol style="list-style-type: none">1. Identify options for dealing with a HMRC tax credit overpayment.2. Explain the clients options for dealing with an HB overpayment.3. Explain how a Benefit advance is recovered4. Identify options for dealing with a DWP overpayment.5. Explain how overpayments are dealt with in statutory debt options.	<ul style="list-style-type: none">(1.1) Effective Interviewing.(1.2) Case Recording.(1.4) Legal Research and Feedback.(1.8) Representation and Litigation.(1.10) General Benefits Checking, Income Maximisation and Information Gathering.(2.3) Help with Rent and Council Tax.(3.5) Benefit and Tax Credit Overpayments.(3.6) Assessment, Initial Decision-Making and Holding Activity in Debt Cases.(4.1) Means Tested Benefits.(4.2)(a) Universal Credit.(4.2)(b) Housing Element of Universal Credit, Housing Benefit and Council Tax Reduction.(4.3) Tax Credits.(4.4) The Social Fund, Scottish Welfare Fund, Best Start Grant and Funeral Support Payment.(4.5) The Impact of Work on Benefits.(4.20) Financial Statements.

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
			<p>(4.22) Identifying and Agreeing Options in Debt Cases.</p> <p>(4.25) Bankruptcy and Trust Deeds.</p> <p>(4.26) The Debt Arrangement Scheme.</p>

LEVEL 3

ENERGY DEBT


The Energy Debt course, tailored for seasoned debt advisers, delves into the UK's energy debt landscape, exploring its regulatory framework, customer protections, and options for resolution. Participants gain insights into the disconnection process, regulatory intricacies, and strategies for assisting clients with energy arrears. Objectives encompass explaining the regulatory framework, detailing the disconnection process, recognising customer protections, and identifying options for clients managing energy debts.

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
Energy Debt In this module you will explore the regulatory framework in the UK, the disconnection process and how to deal with energy arrears.	 e-Learning	<ol style="list-style-type: none">1. Explain the regulatory framework for energy supply in the UK.2. Explain the disconnection process.3. Identify customer protections.4. Identify options for your client to deal with energy debts.	<ul style="list-style-type: none">(1.1) Effective Interviewing.(1.2) Recording and Managing Casework.(1.4) Legal Research and Feedback.(1.10) General Benefits Checking, Income Maximisation & Information Gathering.(2.15) Repair and Improvement Grants.(3.1) Administrative Structure of the Benefits and Tax Credit System.(3.6) Assessment, Initial Decision-Making and Holding Activity in Debt Cases.(4.1) Means Tested Benefits.(4.4) The Social Fund, Scottish Welfare Fund, Best Start Grant and Funeral Support Payment.(4.7) State Retirement Pension.(4.21) Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, Creditor Malpractice, Codes of Practice, etc.(4.22) Identifying and Agreeing Options in Debt Cases.(4.23) Negotiating and Making Offers to Creditors.(4.28) Utility Debts.

LEVEL 3

STUDENT DEBTS



The Student Debts course, designed for adept debt advisers, provides an in-depth examination of student loans and bursaries in Scotland. Exploring the diverse types of student loans and effective strategies for dealing with them, the module also covers student expenditure and available additional income support. Objectives include clarifying Scottish student loans and bursaries, recognising student expenditure and income support, and identifying potential options for clients with old-style student loans.



Module(s)	Type	Learning Objectives	Scottish National Standards Covered
Student Debts In this module you will explore student loans and bursaries, types of student loans and how to deal with them as well as student expenditure and additional monetary support available to students.	 e-Learning	<ol style="list-style-type: none">1. Explain student loans and bursaries in Scotland.2. Identify student expenditure and additional income support.3. Identify when a client may have an old-style student loan and possible options.	<p>(1.1) Effective Interviewing. (1.8) Representation and Litigation. (1.10) General Benefits Checking, Income Maximisation and Information Gathering. (2.1) Rent Arrears. (2.5) Housing Options. (2.10) Homelessness. (2.12) Rent: Private Sector. (2.13) Security of Tenure. (4.2)(a) Universal Credit. (4.2)(b) Housing Element of Universal Credit, Housing Benefit and Council Tax Reduction. (4.8) Personal Independence Payment, Disability Living Allowance, Attendance Allowance and Scottish Disability Assistance. (4.17) Benefits for Students. (4.19) Ancillary Benefits. (4.20) Financial Statements. (4.21) Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, Creditor Malpractice, Codes of Practice, etc.</p>

LEVEL 3



LEGISLATION AND GUIDANCE

The Legislation and Guidance course is tailored for adept debt advisers, unravelling the intricacies of legislative processes in Scotland, emphasising primary and secondary legislation differentiation. Participants acquire essential skills in utilising guidance effectively within the realms of legislation and regulation. The course also hones basic research skills, enabling advisers to navigate legislation, websites, and guidance. Delving into the regulatory landscape, the module explores the FCA's role, application of regulations and guidance in debt advice, and analysis of CONC and MCOB rules, ensuring comprehensive proficiency for debt advisers in this nuanced field.

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
Primary and Secondary Legislation in Scotland In this module, you will learn about how to examine the legislative process in the Scottish Parliament, and how to differentiate between Primary and Secondary legislation.	 e-Learning	<ol style="list-style-type: none">1. Examine the legislative process in the Scottish Parliament.2. Differentiate between Primary and Secondary legislation.	<p>(1.4) Legal Research and Feedback. (1.8) Representation and Litigation. (3.1) Administrative Structure of the Benefits and Tax Credits Systems. (4.4) Social Fund, Scottish Welfare Fund, Best Start Grant and Funeral Support Payment.</p>
Using Guidance in Debt Advice In this module, you will learn what guidance is and where it sits in relation to legislation and regulation, how you can use guidance in your role as an adviser and the guidance available from the AiB and	 e-Learning	<ol style="list-style-type: none">1. Distinguish guidance from legislation.2. Compare relevant guidance available.3. Conduct searches on guidance relevant to your role.	<p>(1.1) Effective interviewing. (1.4) Legal Research and Feedback. (1.8) Representation and Litigation. (4.21) Liability for debts, Unfair contract terms.</p>

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
other organisations relevant to your role in debt advice.			
<p>Basic Research Skills</p> <p>In this module, you will learn to identify, search and navigate legislation and conduct research on legislation, websites and guidance.</p>	 <p>e-Learning</p>	<ol style="list-style-type: none"> 1. Identify how to search and navigate legislation. 2. Conduct basic research on legislation, websites and guidance. 	<p>(1.1) Effective interviewing. (1.4) Legal Research and feedback. (1.6) Effective and appropriate referrals.</p>
<p>FCA Regulations and Guidance</p> <p>In this module, you will learn how to explain the role of the FCA, apply FCA regulation and guidance to your role in debt advice and analyse the CONC and MCOB rules.</p>	 <p>e-Learning</p>	<ol style="list-style-type: none"> 1. Explain the role of the FCA. 2. Apply FCA regulation and guidance to your role in debt advice. 3. Analyse relevant sections of the Consumer Credit sourcebook (CONC). 4. Analyse relevant sections of the Mortgage Conduct of Business regulation (MCOB) in your role in debt advice. 	<p>(1.1) Effective Interviewing. (1.4) Legal Research and Feedback. (1.6) Effective and appropriate referrals. (2.2) Mortgages/Secured Loans. (4,20) Financial Statements. (4.30) Mortgages and Secured Loans.</p>

ADDITIONAL MATRICES E-LEARNING

Module(s)	Type	Learning Objectives	Scottish National Standards Covered
<p>Economic Abuse</p> <p>In this event you will develop your understanding of economic abuse.</p>	 e-Learning	<ol style="list-style-type: none"> 1. Develop your understanding of economic abuse. 2. Identify which groups are affected by economic abuse. 3. Describe the difference between economic abuse and financial abuse. 4. Identify appropriate processes or other organisations for any client who is subject to economic abuse. 	<p>(1.1) Effective Interviewing. (1.6) Effective and Appropriate Referrals. (1.7) Negotiation and Advocacy. (3.6) Assessment, Initial Decision-Making and Holding Activity in Debt Cases. (4. 21) Liability for debts. (4.23) Negotiating and Making offers to Creditors.</p>
<p>Consumer Duty eLearning</p> <p>In this module, you will learn what Consumer Duty is, who the Duty applies to, the FCA rules for the Duty and how the Duty impacts Advice Agencies and Debt Advisers.</p>	 e-Learning	<ol style="list-style-type: none"> 1. Identify what Consumer Duty is. 2. Explain who Consumer Duty applies to. 3. Describe the FCA rules for Consumer Duty. 4. Explain how Consumer Duty impacts Advice Agencies and Debt Advisers. 	<p>(1.1) Active information, signposting and Explanation. (1.2) Recording and Managing Casework. (1.4) Legal Research and Feedback. (1.6) Effective Referrals. (1.9) Information Technology. (4.20) Financial Statements. (4.22) Identifying and Agreeing Options (4.23) Negotiating and making offers to creditors.</p>


Additional Training


**We also facilitate through MATRICS
other training courses delivered by external organisations:**


- Common Financial Tool
- Credit Reports and Scores
- Economic Abuse
- Gambling Harms
- Illegal Money Lending


ADDITIONAL LEARNING


As well as our own MATRICS training courses, we also facilitate additional events delivered by external organisations.

Webinar	Type	Course information	Additional information
<p>Responding to Economic Abuse (F2F)</p> <p>This training session aims to empower frontline money advisers with the knowledge and tools needed to effectively support clients experiencing gender-based violence, with a focus on addressing the nuanced challenges posed by economic abuse.</p>	 <p>In person event</p>	<p>This in person event encourages an interactive learning environment, ensuring participants can share experiences and insights.</p> <p>This training has been coproduced with money advisors and frontline women’s support workers as well as lived experience of Financially Included clients.</p> <p>Handouts and resources on gender-based violence and economic abuse will be distributed for further reference.</p> <p>Additional Information</p> <p>Opportunities for emotional support will be available throughout the day. We understand the prevalence of gender-based violence and are equipped to support anyone who feels overwhelmed at any point during the day.</p> <p>Participants should note the following content warnings</p> <ul style="list-style-type: none"> ▪ Discussion of domestic abuse and sexual violence. ▪ Mention of murder. ▪ In depth discussion on economic abuse. <p>Estimated duration</p> <ul style="list-style-type: none"> ▪ 6 hours 	<p>Financially Included Team, GEMAP</p> <p>Financially Included is a partnership project between GEMAP and the Glasgow Violence Against Women Partnership. We focus on economic and financial abuse, and the economic impact of gender-based violence.</p> <p>www.gemapscotland.co.uk</p>

Webinar	Type	Course information	Additional information
<p>Gambling Harms</p> <p>This presentation will support anybody who may come into contact with individuals who experience difficulties as a result of their own, or another person's, gambling.</p>	 <p>Online classroom</p>	<p>Pre-course admin for attendees to complete</p> <p>Please note, there is some pre course work required before attending this event which will be sent to you approximately two weeks prior to the training day.</p> <p>Course Objectives</p> <p>By the end of the event, attendees will be able to:</p> <ol style="list-style-type: none"> 1. Describe the impact of gambling in our communities. 2. Explain the harms gambling can cause. 3. Identify the signs of gambling harms. 4. Know how to talk confidently to people about gambling harms. 5. Inform and advise people about gambling harms. 6. Explain the specialist services available to people for further help with gambling harms <p>Length of session</p> <ul style="list-style-type: none"> ▪ 2 hours <p>Participants should note the following content warnings</p> <p>Gambling harms can be a very emotive topic and may affect some people at a personal level.</p>	<p>Mike Youatt, Gambling Officer, GSS Training & Engagement Officer, Highland & Islands</p> <p>Mike is CAS's Gambling Support Service Engagement Officer for the Highlands & Islands. Now based in Inverness, Mike has worked within the Learning & Development environment for nearly the last 40 years, and within the world of 'gambling harms' for the last three. Mike finds the training element, as well as helping clients on a one-to-one basis, always new, rewarding and thought provoking. Mike is an Associate Member of the Chartered Institute of Personnel & Development.</p>

Webinar	Type	Course information	Additional information
<p>Common Financial Tool</p> <p>This workshop will focus on what works well and not so well with the debtor application process.</p>	 <p>Online classroom</p>	<p>Course Objectives</p> <ol style="list-style-type: none"> 1. A live run through of a debtor application including how to make sure the evidence requirements are clear at both sides. 2. How can we make the process clearer and easier for you and your clients? <p>Estimated duration:</p> <ul style="list-style-type: none"> ▪ 1 hour 30 minutes 	<p>Tommy Taylor, Insolvency Registrations Team Leader, Accountant in Bankruptcy</p> <p>AiB is a Scottish Government executive agency that helps deliver options for those seeking debt management and debt relief in Scotland.</p> <p>www.aib.gov.uk</p>

Webinar	Type	Course information	Additional information
<p>Illegal Money Lending</p> <p>The course will look at the current trends relating to illegal money lending in Scotland in 2023. This includes the type of people using illegal lenders, the amounts borrowed, rates of interests and business practice of illegal lenders. The course will also help advisers and organisations to look for the signs of illegal lenders in their clients and wider communities. Finally the course will inform attendees ways in which we can all work in partnership to disrupt illegal money lenders across Scotland.</p>	 <p>Online classroom</p>	<p>Aims and Objectives</p> <ol style="list-style-type: none"> 1. Increase awareness of illegal money lending. 2. Improve people’s knowledge of the Scottish Illegal Money Lending Unit. 3. Increase awareness of how illegal lenders operate. 4. Help inform of the current illegal lending picture in Scotland. 5. Increase partnership working between our team and partners <p>Estimated duration:</p> <ul style="list-style-type: none"> ▪ 2 hours 	<p>John Pollok, Partnership & Support Officer, COSLA</p> <p>COSLA is the voice of Local Government in Scotland.</p> <p>https://www.cosla.gov.uk/</p>

Webinar	Type	Course information	Additional information
<p>Credit Reports & Scores Explained</p> <p>An overview of credit reporting and how lenders decide when to open an account for someone, including credit scoring. Guidance on a range of related topics such as building a credit history from scratch, dealing with credit refusal and improving one's credit score, and busting some common credit score myths.</p>	 <p>Online classroom</p>	<p>Aim of session</p> <ol style="list-style-type: none"> 1. To give you a thorough understanding of credit reports and scores, to help support client conversations and work. <p>Objective of session</p> <ol style="list-style-type: none"> 1. To equip advisers with relevant and helpful information about credit reports and scores. <p>Estimated duration:</p> <ul style="list-style-type: none"> ▪ 1 hour 15 minutes 	<p>James Jones, Head of Consumer Affairs, Experian Ltd</p> <p>James joined Experian from university in 1992 and currently leads the firm's public education programme, guiding people on subjects such as credit reporting, credit scoring and identity fraud. James regularly appears in the media and represents Experian on several cross-industry forums, and is a director of MALG, the Money Advice Liaison Group.</p> <p>www.experian.co.uk</p>



MATRICES

LEARNING PROGRAMME