

# **Quality framework for individuals delivering debt advice**

Frequently asked questions



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## General questions

### **How is the Money Advice Service defining money advice and debt advice and what is the difference between the two?**

Debt advice relates to work specifically dealing with debt and debt resolutions.

Money advice is a wider term incorporating advice and support for the client on money-related issues such as banking, benefit entitlement, consumer finance issues (not necessarily about debt), budgeting and reducing excessive or high expenditure. It also includes identifying other problems which relate to or may have caused debt on which the client may need help from either Money Advice Service or from another service provider.

Many organisations may provide both types of advice, however this framework is about assuring the quality of debt advice.

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### **What is the difference and relationship between organisational standards and individual standards?**

This Money Advice Service Quality Framework applies to those organisations and individuals who provide debt advice. There are two components; the first relates to 'Organisational' quality requirements and the second part relates to 'Individual' quality requirements. Following consultation during 2013, the Money Advice Service identified that further work was required to develop and complete the Individual Framework.

Both components, once finalised and published, will together form a single Quality Framework and a single mechanism against which quality standards, membership codes, qualifications and vocational training used in the advice sector can be assessed and accredited. Both components together will provide a single agreed approach to assuring quality across the debt advice sector, helping to ensure that consistent and high quality debt advice is delivered across the UK.

## Questions relating to training / qualification providers

### **We only provide training in one small area of debt advice, can we apply to the Money Advice Service to have it accredited?**

Yes. As long as the training you provide covers the whole of any one of the debt advice activities sets outlined in the National Occupational Standards (NOS) grid at appendix 1 of 'Money Advice Service Quality Framework for Individuals Delivering Debt Advice'.

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### **Will the need to meet the Money Advice Service Quality Framework increase the demand for training and qualifications?**

This is possible as demand may come from organisations who are seeking to hold a Money Advice Service accredited quality standard or membership code. These organisations will be required to show evidence in their audit that debt advice staff meet the requirements of the Money Advice Service Quality Framework for Individuals. Where staff have not been through a training course or qualification that is accredited, they will be required to do so.

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## Debt advisers – including sole advisers

### **What if I want to take a qualification in order to meet the requirements but there is a waiting list or it might take time to complete? Will there be any discretion applied from the Money Advice Service while I complete the qualification?**

With the exception of sole advisers, it is not mandatory to hold a qualification to meet the requirements of the Framework. However advisers will have to complete accredited training for the relevant ‘activity set’ in order to demonstrate that they have the competencies, skills and knowledge to advise clients.

If an organisation is seeking to achieve one of the Money Advice Service accredited quality standards or membership codes then any advisers that have not gone through accredited training or qualifications will be required to do so as part of corrective action following an audit. This will have to be completed over a prescribed period outlined by the auditing organisation and evidenced when reviewed.

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### **I have been keeping a record of my learning events for years, will I need to start all over again and go on new training?**

If the training you have been on is accredited by the Money Advice Service and covers the relevant NOS then you will be able to show that you have met the Quality Framework for Individuals. If you have not undertaken an accredited training course or qualification you will need to do so for the debt advice activity that you do, in order to meet the requirements of the Quality Framework. It is the responsibility of any accredited training scheme provider or qualification provider alone to determine a policy to recognise prior learning and to build this into their assessment processes.

In these instances individuals will need to refresh their knowledge and application through accredited training or qualifications and use their learning records to provide evidence of prior learning.

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### **Does everyone have to meet the Money Advice Service Quality Framework criteria?**

No. However any organisation holding a Money Advice Service accredited debt standard or membership code will need to ensure that its staff meet the requirements of the Quality Framework for Individuals as it forms one of the requirements of any accredited standard or code.

Organisations will need to provide evidence that they hold an accredited standard or membership code in order to be eligible for Money Advice Service funding. The Money Advice Service will be working with other funders in future to encourage them to include quality requirements in their funding arrangements.

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### **What happens if I have been on lots of training but it hasn’t been accredited by the Money Advice Service?**

It may be worthwhile contacting your training provider and asking them to consider putting in an application for Money Advice Service accreditation. Please also notify the Money Advice Service so that we can contact any training provider being used within the debt sector to invite them to apply.

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**What happens if my training provider has put in an application but has been turned down for accreditation against the Quality Framework?**

You will need to look for alternative ways of meeting the Quality Framework requirements.

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**Can someone meet the Money Advice Service Quality Framework for Individuals even if their organisation doesn't comply with the Organisational Quality Framework?**

Yes.

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**Will I get 'something' from the Money Advice Service to show that I have met the individual requirements of the Quality Framework?**

No. Your accredited training and qualification provider will be able to verify to you that you have met the Money Advice Service Quality Framework requirements and identify which debt advice activity set your training / qualification relates to. However they will only be able to show that you have met all of the requirements if you did this under their provision. Alternatively, the organisation you work for will be able to provide confirmation that you have met the requirements once they have undertaken a review and assessment of their staff learning records.

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**If I am approved as meeting the Quality Framework individual requirements, how long does it last?**

A range of debt advice training or qualifications will meet the requirements of the Money Advice Service Quality Framework and will be subsequently accredited. Individuals will be covered by the Money Advice Service Quality Framework for a three year period or until such time that the Framework is reviewed and training / qualifications adapted. It will be essential for debt advice organisations to ensure that individuals involved in the debt advice journey maintain and continue to demonstrate continuous professional development (CPD) as part of meeting the Money Advice Service Organisational Quality Framework.

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**Is there a 'sell by date' for the training I have taken?**

Individuals will be covered by the Framework for a three year period. Where training or qualifications requires updating or amendment in the future then training and qualification owners will be expected to provide training content and assessment to bridge any gaps, and to ensure continued accreditation.

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**If I am approved as meeting the individual requirements, can this be taken away from me?**

Meeting the requirements is about evidencing sufficient qualifications and or training to undertake the debt advice activities that you do in your role. Qualifications can be withdrawn from individuals by the qualifications provider under certain circumstances, such as where malpractice has been established. Further, employers may decide that they are not satisfied that you are routinely meeting the requirements and put in place refresher training.

**What if I go on maternity and/sick leave/extended break? Will I lose my individual standard?**

No. However organisations will be required as part of meeting the Organisational Quality Framework to show evidence that employees are appropriately trained or qualified and undertake CPD to ensure knowledge and skills remain current and up to date.

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**Will volunteers need to be Money Advice Service accredited too in order for us to meet the organisational standard?**

Yes, all individuals involved in the provision of debt advice, whether paid or not, will need to meet the requirements.

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**Will there be any reduced requirements for part time workers, as they may have less access to training and / or qualifications?**

No, it is important for all advisers seeing clients, whether part or full time workers, to fully meet the requirements.

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**What if only part of my job is giving debt advice under the Money Advice Service contract. Do I still need to be approved?**

Yes. If the organisation that you work for holds a Money Advice Service accredited quality standard or membership code then any individual who is providing or supporting debt advice must fully meet the requirements relevant to the activity they carry out, even if they only carry it out as part of their job.

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**My job title is Money Advice Admin Worker. As well as admin work I interact with clients regarding their on-going cases, including keeping them up to date with whether creditors have accepted or refused offers, practicalities relating to their debt repayment plans, and for providing creditor addresses for self-help clients. Do I need to meet the requirements?**

Yes, if you are engaging with clients about debt then you would fit into the first group [Initial contact / Support work], and so you should have attended training that meets the core NOS relevant to that activity set.

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## Debt advice providers

### **Can an organisation meet the organisational aspect of the Quality Framework if their workers do not meet the individual aspect?**

No. Both elements are essential requirements as together they form the Money Advice Service single approach to raising the quality of debt advice.

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### **If we employ someone who doesn't meet the requirements of the Money Advice Service Quality Framework for Individuals – how much grace time do they have to become qualified / trained?**

Organisations will be required to review which accredited training or qualifications all staff involved in the delivery of debt advice to clients have undertaken and to consider if these are appropriate for the debt advice activity that they undertake within the organisation. Evidence of this review will need to be demonstrated as part of the audit requirements for any quality standard or membership code accredited by the Money Advice Service.

Where existing staff have not undertaken the appropriate accredited training or qualification for the activity that they undertake, then they will be required to do so. This will form a part of corrective action following any accredited standard audit and subject to review after the standard period set by the quality standard or membership code owner.

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### **How much will it cost? Will the Money Advice Service help our organisation with the cost of getting the standard (individual and organisation)?**

Most advisers will have already completed training or qualifications to undertake their roles. If this training is accredited by the Money Advice Service for the type of activity they do, there will be no additional cost.

Where an adviser has not undertaken accredited training or a qualification relevant to the activity they do, they will need to do so to meet the requirements of the Quality Framework. The cost will depend on where training or qualifications are accessed, however many organisations will have access to free training or training provided internally within their own organisation.

The Money Advice Service will consider financial support for debt advice organisations and will give priority to our funded projects.

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### **Will the Money Advice Service publish a list of agencies that provide training and qualifications which meet the Quality Framework for Individual requirements?**

It is intended that all accredited training and qualifications will be published on the Money Advice Service website.

**What proof will we need to provide to show that our workers have met the individual standards?**

Organisations will need staff to keep an on-going record of their learning which will document the training and qualifications they have completed and show how they have met the standard. Some membership organisations and / or training or qualifications providers will have schemes which monitor individuals to ensure continuous compliance with the framework. This evidence will be reviewed as part of their organisational quality standards audit to any accredited quality standard or membership code.

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**If our organisation loses or fails to meet the Quality Framework will we lose funding too?**

This depends if it is part of the funder's requirements. Organisations funded by the Money Advice Service will be required to meet an accredited standard or code as part of their funding agreement.

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**Will the Money Advice Service only fund organisations to deliver debt advice if they meet the Quality Framework?**

Yes.

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**What about non-advice workers that are funded by the Money Advice Service (manager/admin)? Are they required to have specific training or qualifications in order for us to meet the organisational standard?**

Roles which interact with clients in the delivery of debt advice will be required to meet the standards these are listed in the guidance document [support worker, initial contact, debt adviser, debt caseworker, debt specialist, or those who provide court representation and supervision for debt]; some of these roles will involve management tasks.

However, those who are involved in management, without any contact with clients, will not need to meet these individual standards. Under the Organisational Quality Framework they will still need to be adequately trained and or qualified to carry out the role they perform.



**the Money  
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