

Professional qualification of debt advisors in Ireland:

PEPPI Webinar Series

15th February 2023

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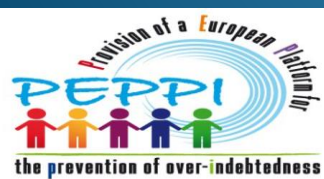
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Background

- MABS – piloted 1992 – national network – c.250 front line staff
- MABS Training Unit since 1996 – provides range of non-accredited training courses (based on attributes, skills, and knowledge – “ASK”)
- Increasing demands from money advisers for accreditation over time
- Competition (accredited financial advisers, insolvency practitioners)
- Growing requirement for accreditation

Context: Attributes, Skills and Knowledge (ASK) needed to be a MABS Money Adviser

- Informed by European best practice and our experience over time
- Attributes/approach required from Money Advisers
 - e.g. Non-judgmental; Empathy; Empowering; Respectful
- Skills required by Money Advisers
 - e.g. Interviewing; Communication; Advocacy
- Knowledge required by Money Advisers
 - e.g. Legal rights, processes & options; Welfare entitlements; Money advice process; Methods of support; Social policy context; Principles; Values; Ethics; Group work

Development of the Advanced Diploma in Money Advice Practice (ADM MAP)

- Steering group of stakeholders – drew up wish list + tender
- Tender process attracted 3rd level universities/Institutes of Technology
- Contract awarded to Ulster University
- Set at Level 7 of the National Qualifications Framework (Ordinary Bachelor Degree, Non-Honours)
- Publicly funded by MABS funding body (the Citizens Information Board)
- Participants funded/supported by their respective MABS companies
- Open to all front line staff (some experienced, some new, various levels of formal school/college qualifications)
- Independently evaluated

Method of delivery

- Total of 7 modules over 18 months, then graduation at University ceremony
- Blended learning /adult education (discussion, sharing experiences)
- Induction on site = 2 day (Ulster University) -learning to learn/study
- Main resource = Learner Primer for each module (guide + references)
- Workshop (2 day) – held in Dublin, 3rd level institution – tutor = subject matter expert with theoretical and applied experience of the relevant topic
- Action Learning Sets (sub-groups = regional peer learning facilitated by the University's academic staff)
- Assessment (4 parts) – generally consisted of:
 - Case application/file (applying theory to an actual case)
 - Assignment (discursive essay to demonstrate understanding)/Online test
 - Workbook (short practical questions 5 or 6 – focused responses)
 - Reflective Journal (to re-enforce learning and issues)

Implementation

- “Practice” based combined with theory (‘the what’, ‘the how’ and ‘the why’)
- Peer learning from discussion, debate, sharing experience key (bonding & networking)
- 6 cohorts from 2013-2019
- 136 MABS staff completed programme
- 7 Modules:
 - Module 1 Money Advice and Social Development
 - Module 2: Money Advice and the Law (part 1)
 - Module 3: Money Advice and Income Maximisation
 - Module 4: Money Advice and Housing and Accommodation
 - Module 5: Money Advice and the Law (part 2)
 - Module 6: Money Advice and Money Management Education
 - Module 7 Money Advice and Client Support
- Order of modules important (rights based approach = policy dimension)

Module 1: Social Development and the Money Advice Process

Rationale:

- Explain the social & economic background and context within which money advice has developed. Focus on the application of current best practice in money advice with reference to these developments.

Aim

- To provide participants with knowledge and understanding of social development & policy in relation to over-indebtedness and money advice nationally and internationally.
- To provide participants with fundamental knowledge of the best practice money advice process.

Summary

- This module is designed for MABS Money Advisers and focuses on the background to money advice development and the principles, processes and ethical issues involved in the delivery of money advice.

Module 2: Money Advice and the Law (1)

Rationale:

- MABS operates a rights-based approach to money advice. Therefore it is essential that money advisers understand the Irish legal system and the rights that it bestows on debtors and creditors.
- The ability to accurately interpret and effectively explain the relevant aspects of the Irish legal system to clients is central to the money adviser role.

Aim:

- To provide participants with the requisite knowledge, understanding of the Irish legal system, how Irish Law is made, and the structures underpinning the legal system relevant to money advice and debt recovery.

Summary:

- To provide an introduction to areas of Irish law as they pertain to MABS Money Advisers. The themes examined in the module include: the basis of Irish Law; the Irish judicial system; the legal processes as they relate to debt and debt recovery in Ireland

Module 3: Money Advice and Housing & Accommodation

Rationale:

- A significant amount of individual debt relates to housing & accommodation; therefore, it is essential that money advisers have the competencies to support clients with regards to dealing with arrears, evictions and repossessions.

Aim:

- To provide participants with knowledge, skills and understanding of housing and accommodation rights in Ireland in the context of personal debt management.
- The module examines key legislation and legal precedent in relation to housing & accommodation (both mortgaged and rental)

Summary:

- This module aims to provide MABS money advisers with the competencies they need to support clients in dealing with housing/accommodation arrears and the possible consequences.

Module 4: Money Advice and Income Maximisation

Rationale:

- Many MABS clients are in a situation where their expenses exceed their income. It is essential that Money Advisers support clients in gaining as much income as possible within the constraints of their current circumstances.

Aim:

- To provide the participants with knowledge and skills required for assisting clients in maximizing income as part of the money advice process.
- The module focuses on income maximizing opportunities (including state benefits/entitlements, tax credits, grant aid, employment supports and schemes under relevant legislation)

Summary:

- This module provides students who are MABS Money Advisers with the knowledge and skills required to assist clients to gain as much income as possible within the constraints of their current circumstances.

Module 5: Money Advice and the Law (2)

Rationale:

- The work of MABS is underpinned by a rights-based approach, therefore it is essential that Money Advisers have a thorough understanding of key legislation and the rights bestowed as a result.
- This module focuses on consumer credit, debt enforcement and personal insolvency legislation from a client perspective

Aim:

- To provide participants with understanding of the debt recovery & enforcement processes in the Irish legal system, and the rights of both debtors and creditors under relevant legislation. Further, how money advisers can appropriately assist clients within this context (and associated boundaries).

Summary:

- This module builds on some of the key concepts introduced in the Advanced Diploma in Money Advice Practice module, Money Advice and the Law 1, including consumer credit and debt enforcement. It also introduces personal insolvency legislation.

Module 6: Debt Prevention & Money Management Education

Rationale:

- This module provides students with the knowledge, understanding and skills that are required to design, develop and deliver money management education initiatives to various groups within communities based on empowerment.

Aim:

- To enable students to design and deliver money management education sessions to a variety of community groups and to assess the learning, evaluate the feedback and plan improvements.

Summary:

- This module is designed for MABS Money Advisers and is focused on empowering communities through money management education. Its themes include working with groups, and developing and using money management education materials for use with communities.

Module 7: Client Support and Money Advice

Rationale:

- The role of the Money Adviser is to provide advice to clients about the full range of options available to them for resolving their debt problems according to their individual circumstances & capacity, and thereby enabling clients to make informed choices
- This module focuses on the core principles and processes underlying various models of client support (such as self advocacy, representative advocacy and coaching) to enable clients to make informed choices

Aim:

- To critically analyse client support from a macro level (money advice structures, models and funding) and from a micro level (human rights, advocacy and empowerment)

Summary:

- This module has three main themes: the core principles and processes underlying various models of client support; the key components of effective client support in a money advice context; and understanding the process involved in developing effective client support strategies with clients

Conclusions & Reflections

- Programme feedback overwhelmingly positive from participants
- Assessments tough but generally appropriate
- Many wished to have a follow on (CPD + academic progression)
- Funding ceased in 2019 alas...
- Programme development benefits from “a champion/s”
- Involvement of stakeholders crucial (re planning, funding and support)
- Provided a frame for the development of MABS’ leaders
- Improved confidence, competence and practice across MABS

Questions and Discussion

- Thank you for listening!
- Any questions or observations?
- Over to you...!