

Overview

This standard is about providing clients with direct money management and debt information and advice at the point of initial contact with the service. You will establish their needs and expectations of services, research information which is relevant to their situations and provide them with appropriate and accurate legal advice. You will also know when to refer clients on to alternative or more specialist sources of

Provide first line money and debt legal advice

Performance criteria

You must be able to:

1.
communicate with the client in a manner appropriate to their understanding and needs
 - 1.1 explain to clients the legal advice services you can offer in line

Knowledge and understanding

You need to know and understand:

You need to know and 1. how to adapt communication styles in ways which are appropriate to

the needs of the client

1.
key areas of the legislative framework relating to consumer credit and debt in your jurisdiction
2.
why it is important to gather information about clients circumstances
3.
the key components of a statement of income and expenditure, and why it is important to prepare one with clients
4.
banking options for clients, including:
 - 5.1 information on payment methods and how to alter or cancel payments
 - 5.2 when it is appropriate to set up a new account
 - 5.3 procedures for first right of appropriation
5.
how to establish the extent and nature of clients debt
6.
how the extent and nature of clients debt can affect the advice they are given
7.
what should be contained within credit agreements
8.
what situations could constitute an emergency for clients in relation to their debts and money management
9.
types of emergency action that can be taken in particular circumstance
10.
the nature of creditor information to enable the debtor to be offered

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a full range of options

11.

ways of maximising income and reducing expenditure

12.

how to use credit reference report information, and the implications for making credit reference report requests

13.

how to prioritise debts in terms of:

14.1 severity of creditor sanction

14.2 potential client detriment

14.

how to develop and select strategies for addressing debt situations

15.

payment methods that can be adopted by the client

16.

debt solutions

17.

the importance of opening and continuing negotiations with creditors

18.

how to develop a strategy for dealing with creditors

19.

the use of clients financial statement as a tool for negotiating with their creditors

20.

procedures for debt recovery through the courts

21.

possible consequences of non-compliance with court proceedings

22.

possible defences in relation to debt

23.

official guidelines and codes of practice relating to:

24.1 credit arrears management

24.2 debt recovery, repossession

24.3 fair treatment of customers

24.4 debt management

24.

legislation and organisational procedures in your jurisdiction relating to fraudulent activity

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