



# Peer Review Scheme

August 2016

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## Section 1: Introduction

The Money Advice Service has statutory responsibility for enhancing the quality of debt advice across the UK, in order to secure the best possible outcomes for clients receiving debt advice.

We are in the process of implementing a framework, which requires organisations delivering advice, and the individual advisers themselves, to adhere to a set of accredited quality standards. The next part of our programme is a peer review scheme, which provides a mechanism for specialist debt advisers to assess the quality of advice provided by their peers. The scheme has been drawn up with input from a range of organisations across the debt advice sector. This document sets out how the scheme, which will begin during Spring 2015, will work.

Under the Scheme, peer reviewers will assess clients' files and judge how well those clients have been advised. They will identify areas where those organisations being reviewed, and the advisers within them, can develop and will support them in exploring actions required to make the changes. The scheme will also highlight areas of good and best practice and share them across the sector.

We are currently commissioning an organisation to administer the Scheme (referred to in this document as the "Peer Review Scheme" Administrator) with who will recruit a pool of assessors to carry out the peer reviews.

The Peer Review Scheme will initially be rolled out with organisations receiving Money Advice Service funding in England and Wales, and rolled out in Scotland and Northern Ireland as new funding agreements are agreed. As these new funding agreements are established, we will review the scheme processes to reflect the local landscape and to complement any new or existing peer review schemes that are in place.

Our aim is to raise quality across the whole sector, not just those projects which the Service funds. It is therefore an aspiration for the scheme to be rolled out to organisations not funded by the Money Advice Service, which hold an accredited standard, and to link to accredited quality standards and membership codes, both in the free-to-client and fee-charging sector. We will talk to other funders and standard owners who operate similar schemes in order to avoid any duplication while still maintaining consistency across the sector. Post reflective analysis will be used to identify trends, common challenges and highlight any areas for the training and qualification sector to consider.

Ahead of scheme expansion to accredited organisations not funded by the Service, anticipated to start during 2016/17, we will engage with each of the national telephone providers that hold a Money Advice Service accredited quality standard in order to seek input into any variation in the process that may be required to maximise the effectiveness of the scheme.

We expect this Scheme, together with the quality frameworks for organisations and individuals, to raise the quality of advice delivery across the sector. This will deliver long term benefits for individual advisers, advice organisations and most importantly for over-indebted people who access advice services.

Document accompanying this scheme:

- Money Advice Service Peer Review Scheme: Information for Participant Organisations

## Section 2: Principles of the Peer Review scheme

The following principles are incorporated into the Money Advice Service Peer Review Scheme:

- It assesses the quality and effectiveness of debt advice given to, and actions taken on behalf of clients;
- It assesses across a range of debt types and debt strategies;
- It assesses processes including sign-posting/referrals, case recording and case management and the appropriate use of self-help (taking into account the nature of the service offered by the advice-provider) as well as the debt advice given and any other assistance given or offered;
- It is designed as a development tool for debt advice organisations;
- It enables the sharing of best practice through reviewing individual advisers' files and identifying trends and examples of good practice;
- It enables debt advice organisations to demonstrate that their advisers meet the Scheme criteria through a remote assessment of the case record/file alone;
- It is a transparent scheme, incorporating clear information and guidance to advisers and reviewers;
- It takes account of the Money Advice Service Quality Framework for Individuals and the National Occupational Standards by incorporating them into the case review template(s) as appropriate.

It is designed to promote continuous improvement from within the advice sector in line with our statutory role to work with partners to improve the quality and consistency of debt advice. The aim of this work is to increase the quality of advice delivery above the minimum standards set by FCA rules and it will complement the risk-based approach to supervision taken by the FCA.

## What will Peer Review assess?

Under the peer review process, participants will gather evidence through a remote assessment of the case records contained within the closed files of casework and 'advice only' debt clients (in other words, cases where the adviser does not advocate on behalf of or represent clients, but simply provides advice – full definitions of 'casework' and 'advice only' cases are given on page 7). Files will be assessed against the criteria outlined in the case review form at Appendix A prior to scoring of files and organisations taking place. A shorter version of the case review form will be used for 'advice only' files (the 'advice only' case review form can be found in the Money Advice Service Peer Review Scheme: Information for Participant Organisations).

Indicators of 'good' advice to be assessed during each review will include:

- Is the advice accurate and legally correct?
- Is advice appropriate to the client's individual circumstances?
- Is the advice comprehensive and does it deal with other linked issues, beyond the issue presented by the client?
- Is advice given in time/at the right time?
- Are the tactics and strategies employed to achieve the best outcomes for clients?
- Is any further work undertaken appropriately, carried out efficiently, and effective in working towards what the client reasonably wanted/needed?

All indicators will be taken into account during the assessment but it is the file as a whole that will be scored. The criteria will not be weighted and the scoring will take account of any missed issues and potential client detriment. For example, advice which is legally accurate and comprehensive but neither timely, or appropriate to the client will not be positively scored.

The scheme is principally designed to support and facilitate the development of the sector and to review across all debt advice provided rather than any single funding stream. For organisations funded by the Service, the Scheme will therefore invite the submission of files not just of clients advised through the Service's funding, but of all clients who receive debt advice from that organisation. This will enable the scheme to focus on supporting the development of the whole debt advice service and facilitate the improvement of services for all clients'.

## Section 3: Scheme process

### 3.1 Client notification

All clients accessing debt advice, whatever the source of funding for the advice, should be informed at the outset of receiving advice, that their records may be used for the monitoring of quality, including peer review and external quality assurance audits eg. when the organisation providing advice is renewing or applying for quality standards. It should be made clear that should this occur, their personal information will be treated confidentially and will not be shared for any other purpose. If a client informs the organisation that they do not wish their information to be shared, their files will be excluded from the peer review assessment.

Peer reviewers will be expected to sign and work to a Scheme code of conduct, including confidentiality of client information, and the quality of any organisation or individual adviser's work.

### 3.2 Pre-assessment questionnaire

In order to provide peer reviewers with the data they need to select their sample and to provide all the relevant information to undertake the assessment, an organisational questionnaire will be sent to each participating organisation for completion in advance of the peer review, requesting the following details of their organisational advice profile:

- Number of advisers and proportion of work output each adviser spends on debt advice;
- List(s) of closed (a) casework and (b) 'advice-only' files per named adviser in the previous 12 months;
- Details and policies in the event that the scope of debt advice work is limited within funding streams;
- Whether the organisation undertakes representation and, if so, list of closed files involving representation;
- Proportion of cases that are advice-only;
- Copies of any standard letters used and details of any standard advice routinely given but not incorporated into the file (this is an interim measure whilst organisations are encouraged to adopt best practice of full case recording);
- Screen shots of any drop down menus used;
- Previous case record(s) for any returning clients (where relevant);
- Any specific organisational codes, terminology or abbreviations used.

Organisations will be informed of the name of their peer reviewer prior to files being submitted for assessment. At this point the organisation being assessed can raise any concern or potential conflict of interest with the Peer Review Scheme Administrator and a request that a new assessor is allocated.

### 3.3 Sampling of files

The following principles will apply for peer review file selection:

- The sample must be selected at random;
- All the files must have been closed within the previous 12 months, with the exception of 'advice only' cases where the sample will be drawn from files where there was no client contact within the previous six months;
- The sample must include examples of both casework and advice-only where appropriate;
- The sample will be drawn from each adviser, proportionate to the percentage of overall debt advice work that they undertake for the organisation.

#### Sample volume

The Scheme will take the following approach to sampling files:

- The standard sample selected will be 20 files taken at random from a list of closed casework and 'advice only' files (where there has been no client contact within six months). Any linked files or where a client returns for advice previous case record(s) would also be submitted. Fifteen files from the sample will be selected at random for assessment.
- Additional files may be requested if there is an error in the sample provided, for example the file is not a debt-related case.
- Where an organisation has more than 15 advisers, the sample will be increased to include at least one file per adviser.
- It will be necessary for the organisation to produce a list of closed files per named adviser within the previous 12 months from which a selection can be made based upon the proportion of work that they undertake. In addition, where the organisation undertakes representation, this must be included in the sample selected and should be identifiable in the lists produced.

As previously outlined, the approach for national telephone services will be developed in discussion with these providers ahead of scheme expansion.

### 3.4 Definitions of casework: advice-only

To enable organisations and the peer reviewers to be clear about which files should be presented for selection, the definitions of 'casework' and 'advice-only' used for this purpose are:

<b>Casework</b>	The advice organisation takes on responsibility for the conduct of a case and/or an adviser takes action on behalf of the client. The organisation drives and manages the case, generally devolving responsibility to a caseworker(s) who has a continuing relationship with the client. There is no rule about the number of contacts that constitutes casework. Negotiation, advocacy and representation, where appropriate, are common features of casework
<b>Advice-only</b>	Includes diagnosing the client's problem(s), giving information and explaining options and helping the client decide between options. The provision of information alone is not advice. Advice can include some action such as a referral to another organisation, identifying options and next steps, giving assistance such as form filling and contacting third parties for information. There is no rule about the maximum number of contacts.

### 3.5 Submission of case files

Once the sample of files has been randomly selected, organisations will be asked to submit the selected case files within 21 calendar days for the peer review process to begin. A secure system will be put in place by the Peer Review Scheme Administrator for the transfer of paper files and where case management systems allow for electronic transfer of files, a secure encrypted file sharing process will be outlined to the organisation being reviewed.

Where electronic case records do not capture all the information relating to the case and the criteria being assessed, organisations will be required to provide evidence through alternative means as part of their sample submission eg. screen shots.



### 3.6 Scoring process

The scheme will use a staged non-weighted scoring system. Peer reviewers will assess each file against the individual criteria contained within the peer review case form and will give an individual score to each file. The sample of 15 files per organisation will then be totalled to provide the organisation's overall score.

The principles adopted for the assessment process and scoring system are that they should:

- be transparent;
- be uncomplicated;
- be straightforward;
- be easy for peer reviewers to use and advisers/organisations to understand;
- represent a fair reflection of the quality of advice displayed for each case;
- produce results which can be objectively justified;
- contain clear dividing lines between good, adequate and poor quality of advice.

#### Stage 1

The first stage of scoring each file will involve the peer reviewer making an assessment against the individual criteria in the peer review case form, and making a decision as to whether the criteria have been: Met, Not Met (this would include where there is no information recorded to enable the peer reviewer to assess the criteria, or where the criteria are partially met) or Not Applicable (see Appendix A).

Where the peer reviewer has given a 'Not Met' score, they must explain their reasons why in the 'Comments' section of the report – one example could be that there was no information recorded on file and therefore the criteria could not be assessed.

#### Stage 2

The second stage involves the peer reviewer assessing the file as a whole. Their expertise will be used to consider the impact of the advice on the client, taking particular account of whether or not the advice has gone beyond the issue raised by the client, based on information that the client has disclosed.

In determining which score to apply, the peer reviewer will consider the impact of any 'missed issues' on the client's situation. Where a client fails to take the appropriate steps, potentially leading to a detrimental outcome, this will not have an impact on the score for the file.

The scoring categories for the overall assessment (in other words stage 1 and stage 2 combined) will be as follows:

Score	Categorisation
0	The advice given has not progressed the client's situation and/or there has been actual or potential detriment to the client's situation. Detriment in this context means 'damage, loss or harm'.
1	Adequate advice has been given and has progressed the client's situation, but either that advice did not go beyond the presenting issue(s)* and/or there has been a missed issue(s)* A 'missed issue' means something which should have been advised on. Where this has had an actual, or potentially detrimental impact on the client's situation, the file will be scored as zero.'
2	The client has been advised fully and correctly and the client's situation has been progressed significantly but more could have been done.
3	The client has been advised comprehensively and correctly and the client's situation has been progressed appropriately and in a timely manner.

\*Based upon information collected from the client and recorded

### The organisational score

The organisational score will be calculated by adding together the individual scores from the case files reviewed to produce an overall organisation mark out of the maximum of 45 (ie 15 files x maximum score of 3 = 45). This score will also be shown as a percentage for all assessed organisations eg. if an organisation has 30 advisers whose files all score 2 (ie 30 files x score of 2 = 60 (out of a maximum score of 90) represented as a percentage = 67%).'

## Section 4: Peer Review report

### Organisation report

Following completion of an organisation's peer review, the reviewer will compile a report which summarises their assessment of the organisation based on the file sample as a whole, including the overall organisational score (see Appendix B). The report will also highlight the number of files that do not meet the benchmark score of 2 (competent). The report will identify the scores for each file assessed and will identify any examples of good practice taken from the individual peer review case forms but also any areas where – in the reviewer's opinion – there are concerns and/or room for improvement. It will contain the appropriate level of explanation to justify the reviewer's assessment of the quality of the organisation's work.

In addition to the report, organisations will receive copies of each of the case review forms to inform feedback to, and the development of, individual advisers. Where appropriate, the action plan to be drawn up between the reviewer and the organisation will include recommendations relating to individual advisers.

The peer review report will be broken down into the following sections:

<b>Overview and score</b>	Confirmation of the number of advisers included within the review, the numbers of casework files and/or advice-only files peer reviewed and the time taken to conduct the review (with dates).  Any issues with the files will be recorded here, such as there being insufficient files to make up a full sample or the need to make further random selections in order to make up the full sample. If any file from the original random sample cannot be reviewed then this will be noted in this section.
<b>Positive findings</b>	All examples of good practice or good work noted in the peer review process will be documented. The reviewer will also explain why these particular matters have been highlighted.
<b>Major areas of concern</b>	These are likely to be the main issues that lead the reviewer to score a file as '0' or '1' and which resulted in actual or potential detriment to the client's situation. The reviewer should set out their findings and make reference to the file(s) in question. The organisation should be able to understand why the reviewer considers a particular area not only of concern but of major concern. The organisation will need to implement remedial measures and so the reviewer should also set out what should, in their opinion, have been done.
<b>Areas for development</b>	A file that scores '2' or '3' is unlikely to have any major areas of concern, but, if there are any other issues with the files, then these should be recorded here and reference made to the file(s) in question.
<b>Further comments</b>	This section is for the reviewer to raise any other issues. These are issues which are not of concern but which the reviewer nevertheless feels should be drawn to the organisation's attention, for example, potential administrative efficiencies. These should be expressed in a constructive way with examples of good practice.
<b>Suggested areas for improvement/ action plan</b>	This section is to identify where the organisation needs to take corrective action to improve the quality of its advice work so as to achieve a higher score at peer review and to suggest how this might be done. It is intended to address the areas of concern rather than the areas for development.

## Section 5: Post Peer Review follow up

### Review and planning discussion

Organisations will be contacted to schedule a follow up meeting with their peer reviewer to take forward the development stage of the process. The meeting will be undertaken remotely within 14 days of receipt of the report through the most convenient method eg. telephone, skype etc.

The discussion will focus on:

1. A review of each section of the report;
2. Developing and agreeing any appropriate actions and timelines;
3. Any queries relating to scoring, including an opportunity to direct the reviewer to any information submitted that may prompt a review of scoring.

The peer reviewer may revise any of the reports and discuss alternative actions in light of the discussion. A copy of any revised report will be sent to the organisation following the meeting.

Any urgent remedial actions will require action within 28 calendar days, with all remaining actions to take place within 90 calendar days. Organisations will be provided with guidance by the Peer Review Scheme Administrator of the process for reporting against all actions.

### Dispute resolution process

It is recognised that there may be situations where the review and planning discussions are unable to advance due to disagreement in relation to the scoring or assessment of one or more files, or any proposed actions.

Should this occur, organisations can contact the Peer Review Scheme Administrator to request a second opinion on the disputed issue. The Peer Review Scheme Administrator will then collect all relevant information and secure a second peer reviewer opinion. The second opinion will be deemed to be final.

The findings of any second opinion will be shared with the reviewed organisation and the original peer reviewer. A second remote meeting will then be arranged to conclude the review and planning stage, taking into account the findings of the second peer reviewer to agree and finalise actions.

## Reports

The Money Advice Service will hold records of all assessments undertaken throughout the duration of the Scheme. These will be held confidentially - no peer review reports will be made publicly accessible.

## Risk-based approach

Under the scheme, organisations will be reviewed on a three year assessment cycle with the exception of where an organisation has been identified for a follow-up peer review in 12 months.

A follow-up organisation peer review will take place in the event of the following situations:

- An organisation scores 28 or 63% or below;
- An organisation has any files scoring 0 within the sample assessed;
- An organisation has 20% or more files scoring 1 within the sample assessed.

Annual reviews will comprise of two possible approaches. Where an organisation's assessment has process dominant findings identified they will have a 'light touch' assessment in 12 months. Where the findings relate predominantly to the quality of advice, a standard assessment will be undertaken in 12 months.

## Section 6: Learning and development

### Analysis of peer review learning

The Peer Review Scheme Administrator will conduct an analysis and provide an anonymised peer review report highlighting trends, common challenges and good practice twice yearly. A copy of this report will be published and will identify any geography-specific points.

The Scheme as a whole will be evaluated following 12 months of its implementation and will include input from delivery organisations, advisers and peer reviewers. Subsequent to that, the Scheme will be reviewed as appropriate to improve its effectiveness.

### Development activity

The Money Advice Service will implement a range of initiatives on the basis of initial outcomes and findings from the Scheme. These initiatives will be designed to share best practice, drive improvements and overcome common challenges faced by advice providers.

## Section 7: Peer Review cycle

Implementation from April 2015



# Appendices



## Appendix A: Case review criteria - casework only

Peer review scheme – Case review form (Casework only)*		
	Met, Not Met, N/A	Reviewer's Comments
<b>1 Preliminary</b>		
1.1 Whether client is new or returning client established (mandatory)		
1.2 Reason for the contact (mandatory)		
1.3 Where new, client registered with the service as appropriate; where returning, identity and data protection checks carried out (mandatory)		
1.4 The process of providing authority to act on behalf of the client explained and form of authority completed (as appropriate)		
<b>Where client is new only (unless any changes since previous contact(s)):</b>		
1.5 Common Initial Assessment undertaken (where implemented)		
1.6 Personal and background details gathered including immigration status, housing tenure, employment status, dependants and non-dependants, health or disability issues and evidence obtained as required in accordance with internal policies and procedures e.g. power of attorney (mandatory)		
1.7 Check for potential conflict(s) of interest carried out (mandatory)		
1.8 Equalities monitoring carried out (mandatory)		
1.9 Confidentiality and data protection arrangements explained and any necessary form(s) completed (mandatory)		
1.10 Client's required level of support e.g. accessibility and communication needs, health established (mandatory)		
1.11 Boundaries and role of organisation explained including how it can help the client (mandatory)		

\*Advice-only review criteria can be found in the accompanying document Money Advice Service Peer Review Scheme: Information for Participant Organisations

Peer review scheme – Case review form (Casework only)*		
	Met, Not Met, N/A	Reviewer's Comments
<p><b>2 Explore the debt problem</b></p> <p>2.1 All relevant aspects of the case fully explored, relevant key information gathered (background, key facts, action(s) taken so far by client and other party) and issues clarified</p> <p>2.2 Presenting issue identified</p> <p>2.3 Any secondary issues advised on identified e.g. issues identified by the adviser which the client did not ask for advice about</p> <p>2.4 Any common court forms referred to accurately identified</p> <p>2.5 Where client has personal and business debts, these are correctly identified and distinguished</p> <p>2.6 Where client is returning client, progress/developments since last contact reviewed</p> <p>2.7 Reason(s) for financial difficulties/whether temporary established</p> <p>2.8 What client wants to achieve identified</p> <p>2.9 Key dates and time limits identified</p> <p>2.10 Client's capacity, capability and any health issues, disability, vulnerability or mental health problems explored</p> <p>2.11.1 Any known or foreseeable changes to the client's circumstances identified</p> <p>2.11.2 Any future issues or problems identified e.g. any barriers to exercising rights or meeting commitments and liabilities</p> <p>2.12 Where insufficient information provided to enable diagnosis of the problem, the further information required identified and client advised/assisted to obtain</p> <p><b>3 Deal with urgent issues</b></p> <p>3.1 Explored and identified whether client facing an emergency</p> <p>3.2 Need for urgent action identified, including to meet time limits</p> <p>3.3 Appropriate action taken (including assistance with completing court forms, sign-posting, referral)</p>		

\*Advice-only review criteria can be found in the accompanying document Money Advice Service Peer Review Scheme: Information for Participant Organisations

Peer review scheme – Case review form (Casework only)*		
	Met, Not Met, N/A	Reviewer's Comments
<b>4 Check liability</b>		
4.1 Possible unenforceable debts, other possible defences or other possible challenges to creditor action for all or part of a debt identified		
4.2 Any potential remedies associated with particular problems correctly identified		
4.3 Where insufficient information available, the further information required identified		
4.4 Appropriate use made of second tier advice and/or other specialist advisers/sources of advice		
<b>5 Maximise income (inc. financial capability)</b>		
5.1 Client's income and expenditure verified appropriately		
5.2 Benefit/tax credit/tax code check carried out		
5.3 Possible charity payments, grants and other one-off payments identified		
5.4 Any realisable assets identified		
5.5.1 Particularly high or low expenditure areas and the absence of any obvious items of essential expenditure investigated		
5.5.2 Realistic allowances made for any exceptional or variable expenditure not budgeted for		
5.6 Appropriate advice given in relation to opening new bank account		
5.7 Appropriate financial capability interventions identified, particularly around budgeting, cash-flow, shopping around, comparison sites, essential and non-essential expenditure and methods of money management		
<b>6 Financial statement</b>		
6.1 Relevant information about client's financial situation obtained to complete Income/Expenditure statement		
6.2 Variable income averaged in a realistic and reasonable way		
6.3 Any controversial or exceptional expenditure explained		
6.4 Appropriate use made of standard expenditure figures or guidelines to ensure Financial Statement accurately reflects client's individual circumstances		
6.5 Where the Common Financial Statement or an equivalent used, the financial statement drawn up in accordance with current guidelines		
6.6 Where the Common Financial Statement or equivalent not used, format is uniform and logically structured so as to encourage consistent responses from lenders and reduce queries and delays		
(Note: Peer reviewer's case review report should recommend that the organisation adopts the Standard Income and Expenditure tool)		

\*Advice-only review criteria can be found in the accompanying document Money Advice Service Peer Review Scheme: Information for Participant Organisations

Peer review scheme – Case review form (Casework only)*		
	Met, Not Met, N/A	Reviewer's Comments
<b>7 Explore options</b>		
7.1 Research undertaken on relevant issues, appropriate sources used and sufficiently complete		
7.2 Value and treatment of any client assets taken into account, where relevant e.g. insolvency options		
7.3 Where client's income variable e.g. seasonal work, the impact of this on any particular debt solution taken into account		
7.4 Advice is:		
i accurate and legally correct		
ii comprehensive		
iii given in time/at the right time		
iv appropriate to client's individual situation and not confined to generic debt advice with no, or no sufficient, reference to the client's particular circumstances		
7.5 Client's rights and responsibilities/obligations explained in relation to the problems raised and options identified		
7.6 Relevant options considered and explained clearly, fairly and not in a misleading way e.g. incomplete or not impartially so client can make an informed choice and for each option:		
i advantages/disadvantages		
ii actual or potential consequences/implications, including the impact of debt remedies on credit reference files and banking		
iii any eligibility criteria		
iv debts covered by that option		
v any costs involved		
vi likelihood of acceptance		
vii any risks associated with that option, including of adverse costs orders in relation to court action		
7.7 Appropriate and sufficient information provided to client:		
i overview of the county court claim process provided, where appropriate		
ii information explained clearly and accurately in a straightforward way		
iii appropriate written information/resources provided e.g. confirmation of advice letter summarising the problem(s), issue(s) discussed, advice and next steps written in language the client can understand, avoiding jargon and technical terms (unless explained)		

\*Advice-only review criteria can be found in the accompanying document Money Advice Service Peer Review Scheme: Information for Participant Organisations

Peer review scheme – Case review form (Casework only)*		
	Met, Not Met, N/A	Reviewer's Comments
<b>8 Priority creditors</b>		
8.1 Debt correctly identified as a priority debt, taking appropriate account of client's personal circumstances when assessing what goods and services are essential		
8.2 Status of priority debts established e.g. any enforcement action		
8.3 Advice given appropriate to the level of priority of the problem		
8.4 Financial statement used appropriately to make repayment offers		
8.5 Repayment offer realistic and sustainable, with adequate provision made for on-going priority expenditure		
8.6 Any possible challenges used appropriately to reinforce negotiating stance		
8.7 Any communication with creditors is transparent and does not adversely affect client's interests		
<b>9 Other creditors</b>		
9.1 Any available income for paying non-priority creditors accurately assessed, enabling any offers to be maintained		
9.2.1 Repayment offer realistic and sustainable and takes account of payments to priority creditors and, unless justified otherwise, made on a pro rata basis		
9.2.2 Anticipated repayment date(s) of priority debt(s) taken into account in assessing potential future available income		
9.3 Payment methods and commencement dates also noted		
9.4 Creditors asked to agree to freeze/reduce interest/charges, as appropriate		
9.5 Any possible challenges used appropriately to reinforce negotiating stance		
9.6 Any communication with creditors is transparent and does not adversely affect client's interests		
9.7 Where appropriate, client told to let adviser know about any relevant change of circumstances		

\*Advice-only review criteria can be found in the accompanying document Money Advice Service Peer Review Scheme: Information for Participant Organisations

Peer review scheme – Case review form (Casework only)*		
	Met, Not Met, N/A	Reviewer's Comments
<b>10 Implement action plan (inc. sign-posting, referral and self-help)</b>		
10.1 Appropriate strategy/strategies identified for dealing with the various debts presented by client		
10.2 Roles and responsibilities of adviser and client respectively are agreed		
10.3 Sufficient information provided on next steps, who is responsible for taking them and when and any follow up work		
10.4 Different debt payment methods explained		
10.5 Quality and appropriateness of any help given to client e.g. casework, negotiation, representation		
10.6 Appropriate communication methods adopted with creditors		
10.7 Any communication with creditors is transparent and does not adversely affect client's interests		
10.8 Any standard letters used are edited as necessary to ensure their contents are relevant to client		
10.9 Where no work carried out, whether this was appropriate (having regard to any limitations on, and the role of, the advice service)		
10.10 Where client is advised on self-help, the role has been explained, what actions to take, the actions are clear and easy for client to follow, how to take action and by when		
10.11 Where adviser/agency unable to assist in an emergency and/or provide appropriate advice or an appropriate debt solution, client was referred appropriately, including where client needs advice on non-debt matters		
10.12 Where client lives in a different nation within the UK (ie England, Wales, Scotland or Northern Ireland), client was sign-posted/ referred for information on the range of debt solutions in that nation		
10.13 Sign-posting information provided appropriately		
10.14 Appropriate financial capability support provided		

\*Advice-only review criteria can be found in the accompanying document Money Advice Service Peer Review Scheme: Information for Participant Organisations

Peer review scheme – Case review form (Casework only)*		
	Met, Not Met, N/A	Reviewer's Comments
<p><b>11 Case recording and case management</b></p> <p>11.1 Case record shows:</p> <ul style="list-style-type: none"> <li>i. information was given to client about the nature of the service and the assistance available</li> <li>ii. the presenting and any other problem(s) and client's situation were explored and clarified</li> <li>iii. other relevant key information was obtained, including action taken so far and, where insufficient information was provided, this was identified</li> <li>iv. any relevant time limits and key dates were identified</li> <li>v. adequate information sources referred to</li> <li>vi. relevant documentation obtained</li> <li>vii. client's options were explored and explained, including the advice given to client</li> <li>viii. where client was advised to make no payments or reduced payments to their creditor(s), including cancelling any payment method(s), client was warned about potential consequences</li> <li>ix. summary of actions to be taken, by whom, next steps and any follow up work</li> <li>x. progress easy to follow</li> <li>xi. client kept informed and copied in as appropriate</li> <li>xii. diary brought forward system used</li> <li>xiii. outcome(s) of enquiry</li> <li>xiv. where appropriate, client told to let adviser know about any relevant change of circumstances</li> <li>xv. where appropriate, client's need for more skilled advice/ assistance is identified, e.g. enquiry is either beyond scope of agency, adviser does not have sufficient knowledge and/or experience to advise about or adviser cannot advise, such as, for practical, ethical or legal reasons</li> </ul> <p>11.2 Where negotiations conducted verbally, these are confirmed in writing e.g. by email</p> <p>11.3 Copies of any relevant documents made and kept with case record</p> <p>11.4 Any sign-posting/referral appropriate and effective</p> <p>11.5 No appropriate sign-posting/referral opportunity missed</p> <p>11.6 As part of any sign-posting/referral, client was made aware of any costs/help with costs</p> <p>11.7 Client informed where no further action to be taken by agency e.g. case closed</p>		

\*Advice-only review criteria can be found in the accompanying document Money Advice Service Peer Review Scheme: Information for Participant Organisations

Peer review scheme – Case review form (Casework only)*		
	Met, Not Met, N/A	Reviewer's Comments
<p><b>12 Impact on client</b></p> <p>12.1 Positive case outcomes</p> <p>12.2 Negative case outcomes</p> <p>12.3 Outcomes awaited/not known/notified</p> <p>12.4 Any work carried out effective in moving client towards what they reasonably wanted/needed</p> <p>12.5 Impact of missed issues</p>	<p>This category is not assessed as such but is taken into account in Stage 2 (the overall file assessment)</p>	
<p><b>Reviewer's comments:</b></p>		
<p><b>Good practice points:</b></p>		

\*Advice-only review criteria can be found in the accompanying document Money Advice Service Peer Review Scheme: Information for Participant Organisations



<b>Money Advice Service Peer Review Scheme Case Review Recording Template (Casework only)</b>		
Name of Reviewer:		
Date of Review:		
Name of Organisation:		
Name of Adviser:		
File open date:		File closed date:
	<b>Met, Not Met, N/A</b>	<b>Reviewer's Comments*</b>
1. Preliminary		
2. Explore the debt problem		
3. Deal with urgent issues		
4. Check liability		
5. Maximise income (inc. financial capability)		
6. Financial statement		
7. Explore options		
8. Priority creditors		
9. Other creditors		
10. Implement action plan (inc. sign-posting, referral and self-help)		
11. Case recording and case management		
12. Impact on client		
Reviewer's general comments		
Good practice points		
File score		

## Appendix B: Case review report template - casework only

Money Advice Service Peer Review scheme Case review report template	
Name of Organisation:	
Name of Reviewer:	
Date of Review:	
Date of Report:	
1. Overview/Score	
2. Positive Findings	
3. Major Areas of Concern	
4. Areas for Development	
5. Further Comments	
6. Suggested Areas for Improvement/Action Plan	

## Appendix C: Peer Reviewer person specification

The Money Advice Service anticipates that peer reviewers for the scheme will be selected from a range of organisations across the sector and are likely to include a combination of part time, full time and/or second tier advisers. All applicants for the role of a peer reviewer will be expected to discuss their application with their employer, if appropriate, and agree their availability for the role if successful.

The minimum and desirable requirements for potential peer reviewers are set out below. The information contained in the application form will be used to assess whether they meet the requirements during the short-listing process.

Short listed applicants will be asked to prepare a report as part of a written exercise at interview in order to demonstrate their specialist knowledge. The peer reviewer's report will be considered as part of the selection process and used in the training of successful applicants.

### Minimum requirements:

- Three years' full time (3,300 hours) or equivalent part-time experience of delivering debt advice
- At least 50% of experience must involve debt casework
- Must have a current debt advice caseload or current experience delivering second tier advice
- Must have dealt with the full range of debt types
- Experience of conducting file reviews and providing feedback (in any area of advice)
- Awareness of the different approaches to debt advice
- Evidence of up to date Continuous Professional Development
- Open-mindedness

### Desirable requirements:

- Previous experience of conducting peer reviews
- Experience of representing clients
- Experience of supervising other advisers
- Money Advice Service accredited qualification at Specialist level or above

### Post interview

Applicants who pass the interview stage will be required to make available a sample of their anonymised case files for peer review. Successful applicants to the peer review scheme will be required to undertake training and to take part in moderation exercises throughout the duration of the scheme.

### Mentoring

It will be essential for the recruited peer review pool to have individuals who can act as mentors to other peer reviewers. It will therefore be necessary to recruit some individuals who have the full range of experience, and all desirable requirements to act as mentors.



**the Money  
Advice Service**

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August 2016

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