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| **ADVICE QUALITY STANDARD** **Casework Experience and Range**  Form: Case 1 – Debt | C:\Users\shabhav.ADVICE\AppData\Local\Microsoft\Windows\Temporary Internet Files\Content.Outlook\ELAROT0B\AQS_logo_CMYK(150dpi) (3).jpg |

##### This form must be completed if applying for certification to General Help with Casework in the Debt category.

Cases listed to fulfil the criteria must be cases which were active within the last 12 months. Please complete column 3 with either the case reference or file name. Please also state the caseworker responsible for the case if applying through the 12-hour caseworker route (D5.1).

**Additional Requirements**

As part of the AQS Assessment your assessor will review a number of your debt advice files which will be selected at random on the day of your on-site assessment. As part of this review, in addition to the requirements of good case management and client care your assessor will be looking for:

* evidence of use of an effective process for engagement with creditors where appropriate
* recorded evidence of self-help and assisted self-help resources accessed and provided where appropriate

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| **Requirement** | | | | **File Ref No / Filename** | **Initials of Caseworker** |
| Requirement 1 is Mandatory. | | | | | |
| 1. | | Three cases with multiple debts (from categories 2.1 to 2.9). | |  |  |
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|  | |  | |  |  |
| 2. | | Fulfil two out of four of sections 2.1 to 2.4: | | | |
|  | | 2.1 | Mortgage arrears / possession including secured loans, including sale and liability after sale. |  |  |
|  | | 2.2 | Rent arrears / possession. |  |  |
|  | | 2.3 | Local taxes – Council Tax, or rates. |  |  |
|  | | 2.4 | Utility debts – gas, electricity or water. |  |  |
|  | | Fulfil two out of six of section 2.5 | | | |
|  | | 2.5 | Other priority debts, checking liability for debt and establishing repayment arrangements based upon budget analysis and a pro-rata distribution basis: | | |
|  | |  | * 2.5.1 - Tax / NI / VAT. |  |  |
|  | | | * 2.5.2 - Fines. |  |  |
| * 2.5.3 – Child Support / Maintenance. |  |  |
| * 2.5.4 – Hire Purchase / Conditional Sale. |  |  |
|  | |  | * 2.5.5 – Benefits overpayments. |  |  |
|  | |  | * 2.5.6 – Social Fund/Local Welfare Assistance Schemes/Discretionary Assistance Fund (Wales). |  |  |
|  | | Fulfil four out of ten of section 2.6 | | | |
|  | | 2.6 | Other non-priority debts, checking liability for debt and establishing repayment arrangements based upon budget analysis and a pro-rata distribution basis: | | |
|  | |  | * 2.6.1 – Charge cards. |  |  |
|  | |  | * 2.6.2 – Credit cards (bank or store). |  |  |
|  | |  | * 2.6.3 – Overdrafts. |  |  |
|  | |  | * 2.6.4 – Social Fund loans. |  |  |
|  | |  | * 2.6.5 – Hire purchase. |  |  |
|  | |  | * 2.6.6 – Unsecured loans. |  |  |
|  | |  | * 2.6.7 – Credit sales. |  |  |
|  | |  | * 2.6.8 – Mail order / catalogue. |  |  |
|  | |  | * 2.6.9 – Rental agreements. |  |  |
|  | |  | * 2.6.10 – Guarantors. |  |  |
|  | | Fulfil three out of seven of section 2.7 | | | |
|  | | 2.7 | Explaining and undertaking (or referring to progress the case): | | |
|  | |  | * 2.7.1 – Informal arrangements based upon pro-rata distribution of available disposable income. |  |  |
|  | |  | * 2.7.2 – Moratoriums. |  |  |
|  | |  | * 2.7.3 – Write off. |  |  |
|  | |  | * 2.7.4 – Administration Orders. |  |  |
|  | |  | * 2.7.5 – Individual Voluntary Arrangements. |  |  |
|  | |  | * 2.7.6 – Bankruptcy. |  |  |
|  | |  | * 2.7.7 – Debt Relief Orders |  |  |
|  | 2.8 | | One example of helping a client to maximise their income through: | | |
|  |  | | * 2.8.1 - Benefit or Tax Credit entitlement. |  |  |
|  |  | | * 2.8.2 - Tax allowances. |  |  |
|  |  | | * 2.8.3 - Other ways of maximising income (e.g. room rental, charity). |  |  |
|  | 2.9 | | Three examples of explaining different debt related court procedures to clients (e.g. instalment orders, time orders, variations, charging orders, suspensions, setting asides, appeals) or explaining bailiffs’ procedures and taking action or referral to progress the case. |  |  |
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| **I confirm the above information is accurate.** | |
| **Name (please print):** |  |
| **Signature:** |  |
| **Date:** |  |
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