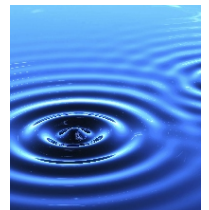
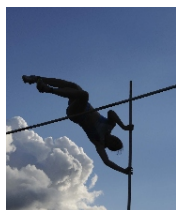




THE DEBT RESOLUTION FORUM
Promoting Professional Standards

**CERTIFICATE
IN
DEBT RESOLUTION[®]**

**A professional qualification for those advising,
guiding, or supporting people who have become
over-indebted**



Qualification overview - issue 4 (September 2011)

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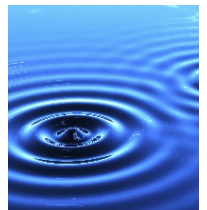
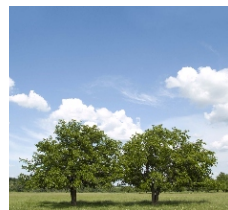
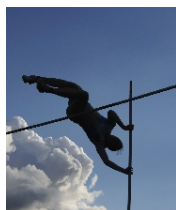
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BACKGROUND

The Certificate in Debt Resolution was a major project undertaken by the Debt Resolution Forum (DRF) in support of the raising of standards in the non-statutory debt solution market place.

The DRF has a clearly defined aim of ensuring that those studying for the Certificate in Debt Resolution are not only recognised within the debt resolution industry but also have a qualification which meets educational standards allowing them to progress their studies and career, should they desire to do so.

The Certificate has therefore been designed and written by leading financial services consultants and is accredited by the largest awarding body in the UK - Edexcel. It is examined at Level 3 (as are A levels) and sits on the Edexcel Customised Framework.

RATIONALE AND MARKET

The need consumers have for high quality advice on debt resolution has seen exponential growth over recent years. Thousands of people are seeking advice for being over-indebted every day but no accredited qualification existed for those engaged in offering advice, guidance or support, except in statutory areas such as mortgages and insolvency.

WHO IS THE QUALIFICATION SUITABLE FOR?

Those giving direct advice such as:

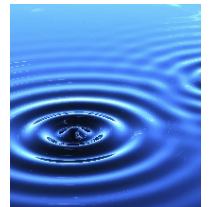
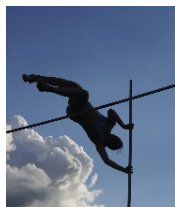
- Debt Management Advisers
- Mortgage Advisers
- Insolvency Practitioners
- Debt Counsellors
- Money Advisers
- Credit Managers

Those giving guidance or support such as:

- Bank and Building Society front line staff
- Debt resolution customer service or call centre staff
- Independent Financial Advisers
- Debt collection agency staff
- Debt recovery departments of utilities companies, councils etc.
- Financial professionals wishing to understand the debt market and debt resolution as a complement to their current financial services knowledge

THE BENEFITS OF QUALIFICATION

- A significant enhancement of industry knowledge
- Recognition across the industry by debt resolution firms, clients and creditors
- A professional accredited qualification
- The use of designatory letters (for individual members of the DRF) "CertDR"
- Improved reputation for your firm
- Higher quality of advice leading to improved productivity and career/income potential



COURSE DETAILS

The Certificate in Debt Resolution is made up of three modules covering nine units, utilising a suite of case studies to help aid the application of learning, on which the learner is assessed.

MODULE 1 AN OVERVIEW OF THE UK FINANCIAL SERVICES DEBT MARKET, DEBT RESOLUTION AND DEBT REGULATIONS

UNIT 1 THE DEBT MARKET

Key learning outcomes to demonstrate an understanding of:

- The purpose and structure of the UK financial services industry
- The main financial asset classes
- How credit and debt relate to financial services including why consumers take on debt
- The sources of credit and role of creditors
- The range of credit products
- How consumers get into debt and the implications, legal and otherwise, of over-indebtedness

UNIT 2 DEBT RESOLUTION

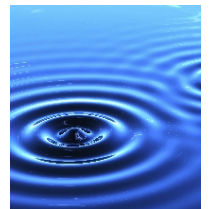
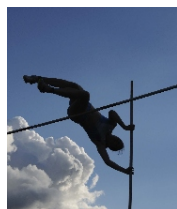
Key learning outcomes to demonstrate an understanding of:

- The role of 'not for profit' and charity based solution providers
- The role of fee earning solution providers;
- The process of getting to know your client
- The process of giving advice
- How to calculate the level of debt and affordability
- The range of product solutions
- The role of the welfare state
- Balancing the needs of the debtor with those of the creditors

UNIT 3 DEBT REGULATIONS

Key learning outcomes to demonstrate an understanding of:

- The basic laws governing debt advice
- The limitations of advice dependent on qualification and authorisation
- DRF Standards
- Principles of treating customers fairly
- Codes of conduct of other regulators
- Enhancing skills through CPD



MODULE 2 DEBT RESOLUTION IN DETAIL

UNIT 4 THE IMPLICATIONS OF OVER-INDEBTEDNESS

Key learning outcomes to develop and evidence a detailed understanding of :

- Indicators of debt problems
- In depth financial statement completion
- Creditor action and the court process

UNIT 5 DEBT RESOLUTION THROUGH IMPROVING INCOME AND MAKING USE OF ASSETS

Key learning outcome to develop and evidence a detailed understanding of:

- Income maximisation including welfare state benefits
- Surrendering investments
- Mortgage, re-mortgage, secured loans
- Equity release
- Sale and rent back

UNIT 6 DEBT RESOLUTION THROUGH UNSECURED RESTRUCTURED SOLUTIONS

Key learning outcomes to develop and evidence a detailed understanding of:

- Borrowing from family and friends and improving credit terms
- Debt management plans
- Debt arrangement schemes

UNIT 7 DEBT RESOLUTION THROUGH NEGOTIATED DEBT REDUCTION SCHEMES

Key learning outcomes to develop and evidence a detailed understanding of:

- Full and final settlement
- Individual voluntary arrangements and protected trust deeds
- Bankruptcy, sequestration and annulment
- Debt Relief Orders
- Avoiding becoming over indebted again

MODULE 3 EVIDENCING ADVICE, SERVICING AND CASE STUDIES IN DEBT RESOLUTION

UNIT 8 EVIDENCING ADVICE AND SERVICE

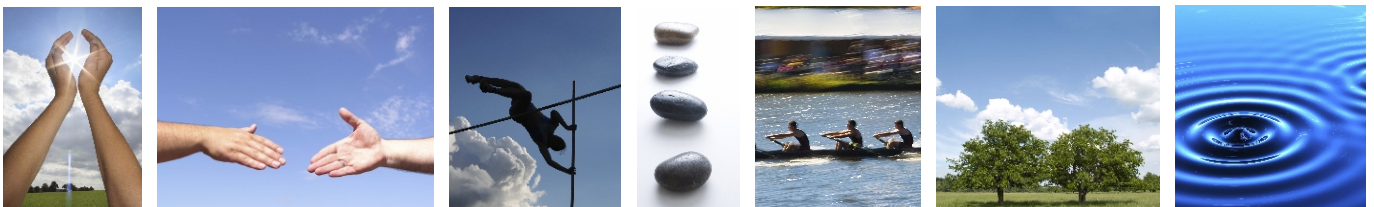
Key learning outcomes to demonstrate an ability to:

- Understand the requirements of Training and Competence
- Develop a rationale for advice
- Document recommendations
- Create an audit trail to support advice
- Service the client relationship

CASE STUDIES WORKING ON PRACTICAL CASE STUDIES

Key learning outcomes to demonstrate an ability to:

- Come to the correct conclusions on a range of client debt case studies
- Give clients added value through offering additional advice
- Evidence your competence of giving advice



ONLINE LEARNING

The DRF has partnered with one of the most highly regarded online learning specialists in the country, Nelson Croom, to create a purpose designed distance learning environment. Each student is given personal access to the dedicated learning and resource centre utilising online computer and web systems. This provides a range of learning styles and test questions with the facility to print off hard copy materials when and where desired. Individuals, teams and firms can monitor progress and assessment results. The full qualification requires in total approximately 210 hours of study.

EXAMINATIONS

Each module is examined separately using the online assessment process of Nelson Croom. Modules 1 and 2 will each be 100 questions with multiple choice answers to choose from. Module 3 is also tested via an online mechanism with analysis, calculations, advice, etc. being examined from case studies issued at the time of the examination. Quarterly exam sittings are organised to suit your business needs. Every exam is formally invigilated.

Those electing to study Module 1 in isolation can claim an Edexcel 'Award', with those choosing all 3 modules obtaining a BTEC Advanced Certificate in Debt Resolution (CertDR).

Examination re-sits will be charged at £100.

COST

The cost of each module is as follows:

Module 1 - £250 / Module 2 - £250 / Module 3 - £300

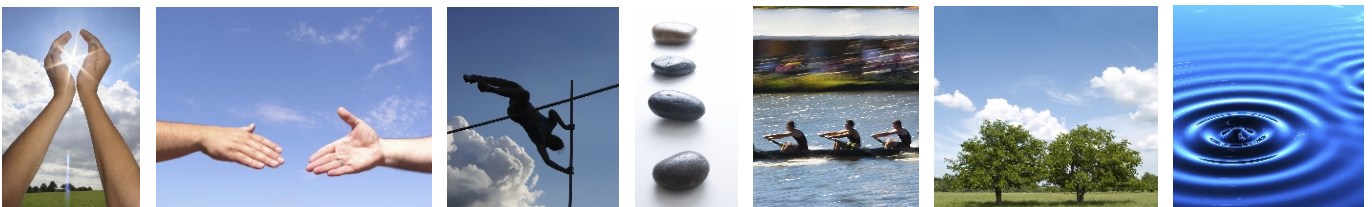
If booking for 10 learners or more for Module 1 only, a 10% discount will be applied on receipt of fees paid, reducing your cost per learner to £225.00. If all Modules are bought together there is a block discount of £50, thus costing £750, to be paid up front.

Discounts for Bulk Entrants:

If booking for 10 learners or more, for all three Modules, total cost per learner is reduced from £800 to £662.50. This reduction is rewarded back to you when all learners complete Module three. If pre-paying for all three Modules, a further £50 discount will be given, bringing total cost per learner to £612.50.

Companies must be full members of the DRF. All learners must be employed by a company that is a full DRF member.

All costs are plus VAT.



TRAINING SUPPORT

The DRF is acutely aware of the importance of learning support and has asked DSW as one of the experts in this field to design a range of affordable offerings.

Train the Trainer/Supervisor Programme

There are 2 courses each comprising a 2 day Train the Trainer/Supervisor programme which equips those in such positions to become competent to train their staff in the qualification.

The first 2 day course covers the syllabus of Module 1 and has been designed to give those attending a proper understanding of the qualification.

In addition it includes a useful learning tool kit which delegates experience during the course. The training skills gained can then be applied back in the workplace with their teams to ensure a much more successful study programme in terms of examination results and realisation of business benefits.

The second 2 day course covers Modules 2 and 3 together and has a strong focus on getting to grips with the more technical aspects of the study and regulatory requirements. Delegates will also be introduced to coaching and performance management techniques specifically developed to maximise productivity and profitability from their team's completion of the qualification. Each 2 day course costs £795* per person.

The programme is run from the DSW Training Centre in Doncaster.

2 Day Learner Programme

For each module we offer a 2 day learner programme consisting of a 1 day introduction to the detailed syllabus followed approximately 2 months later by an exam preparation day.

These are run at the member firm's premises at a cost of £695 plus pre-agreed expenses* per day for up to 10 people.

*All costs are subject to vat at the standard rate.

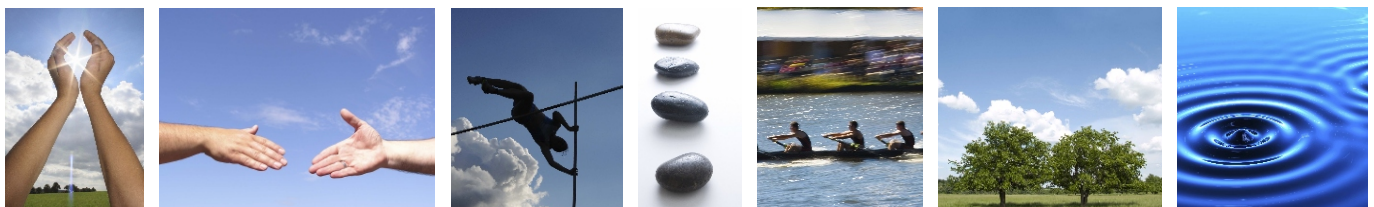
DSW is very happy to discuss the individual requirements of member firms should the above options not suit.

DSW is open to discuss any individual requirements should these options not suit.

You can contact DSW direct at:

Richmonds House White Rose Way Doncaster DN45JH

t: 01302 760 008 f: 01302 367 535 e: academy@dsw.uk.net



REGISTRATION

Registration commences with nominating your learners together with their selected start date and preferred exam month - January, April, July or October.

Registration can be made by contacting Gaynor Loughnane:

e-mail gaynor.loughnane@debtresolutionforum.org.uk

Payment for each module must be received before learning can commence.

Further enquiries regarding training support and; or registration should be directed to the DRF by contacting Gaynor Loughnane at

gaynor.loughnane@debtresolutionforum.org.uk

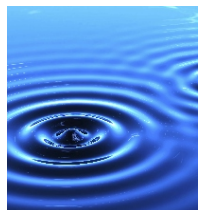
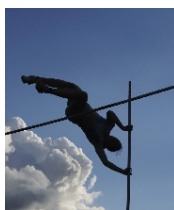
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ACKNOWLEDGMENTS

The Debt Resolution Forum would like to acknowledge the tremendous team effort and contribution made to bringing this major qualification into being:

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