



Module Specification

Money Advice Practice

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Part 1: Information

Module title: Money Advice Practice

Module code: UJUUBN-15-2

Level: Level 5

For implementation from: 2024-25

UWE credit rating: 15

ECTS credit rating: 7.5

College: College of Business and Law

School: CBL Bristol Law School

Partner institutions: None

Field: Law Undergraduate (Programmes)

Module type: Module

Pre-requisites: None

Excluded combinations: None

Co-requisites: None

Continuing professional development: Yes

Professional, statutory or regulatory body requirements: None

Part 2: Description

Overview: The aim of this module is to provide a mechanism for the accreditation of money advisers. In doing so the module aims to reinforce, consolidate and expand existing knowledge, as well as to extend students' understanding of the practice of money advice, in order for them to attain specialist caseworker status.

Features: Not applicable

Educational aims: The module is mapped against the core competencies for money advice as identified by the Institute of Money Advisers and the Money and Pensions Service's Quality Framework for Individuals at Casework-Specialist Level. This provides a coherent and representative set of competencies against which to test; and allows students to establish competence in the key skills and knowledge necessary for the performance of a specialist caseworker role.

Through this module, students will develop /enhance their knowledge and understanding of the practice of money advice. They will develop analytical, application, problem-solving, reflective and communication skills.

Outline syllabus: Social policy – social policy & money advice, influencing social policy, identifying social policy issues and taking action

Working with clients – interviewing, supporting clients, confidentiality, equality & diversity, health & safety

Client finances – income max, minimising expenditure, protection of bank accounts

Credit reference agencies – applying for and understanding credit reports, dealing with issues on a credit report

Priority debts – recovery processes, rights and responsibilities, protections, steps clients can take

Emergency debts – dealing with emergencies and buying time for dealing with emergencies

Limitations & liability – liability generally and limitations

The UK court system – court structure/jurisdiction, county court, high court & magistrates' court, procedures, fees

Enforcement in the county court – options after judgement, enforcement options

Enforcement agents – procedures, powers of enforcement agents, complaints

Mortgages & secured loans – recovery/enforcement procedure, options available to the court, legislations, rule, protocols

Non-priority debts – strategies, financial statements, using codes of practice

Consumer credit regulation – consumer credit, FCA regulation

Negotiating – gathering evidence, letters to creditors, reviews

Breathing Space – overview of breathing space including eligibility and protections

Representing clients – representation at hearings, representation in practice

Preparing for representation – research, collecting evidence, legislation/case law, deadlines/time limits

Codes of practice & the FCA – civil procedure rules, harassment, codes of practice, the FCA

Insolvency options – DRO, IVA, Bankruptcy, Admin Orders

Business & student debt – liability, enforcement, types of student debt

Foreign debts – enforcing foreign judgement in UK, insolvency, and foreign debts

Managing legal advice cases – opening, progressing, reviewing, closing cases

Individual case management – recording information, managing case notes, reviewing caseload

Quality assurance – quality assurance systems

Part 3: Teaching and learning methods

Teaching and learning methods: This is a 14-week module.

The module is presented in weekly 'units' (units include an introductory induction unit, and an end of module exam preparation unit).

Each unit will comprise a set of detailed core learning materials that include written, audio, and visual content, and links to practitioner resources. At the end of each unit, weekly tasks provide formative assessment opportunities and allow student progress and attendance to be monitored.

Scheduled Learning and Teaching Activities (22 hours):

8 hours live content delivery and support via Microsoft Teams (tutor led)

14 hours scheduled learning community input via module discussion boards

Guided Independent Study (128 hours):

This will be made up of:

Interacting with core learning content

Supplementary reading and research

Independent note taking

Relating theory to practice

Self-reflection

Preparation for online tests

Online formative assessment activities

Module Learning outcomes: On successful completion of this module students will achieve the following learning outcomes.

MO1 Sound knowledge and understanding of how to manage legal advice cases, including the ability to understand and resolve problems associated with managing a personal caseload, as well as how to prepare and analyse cases for representation, including the ability to appropriately advocate on behalf of clients.

MO2 Application of knowledge of the theories, concepts and principles of money and debt legal advice and casework as well as knowledge of the processes of debt recovery and the ability to apply appropriate strategies in common debt scenarios.

MO3 Understanding of the role and function of social policy within the context of money advice, ability to identify social policy issues and explain the actions that can be taken.

Hours to be allocated: 150

Contact hours:

Independent study/self-guided study = 128 hours

E-learning/online learning = 22 hours

Reading list: The reading list for this module can be accessed at readinglists.uwe.ac.uk via the following link

Part 4: Assessment

Assessment strategy: The summative assessment for this module is an online exam, with a duration of 2 hours and 20 minutes; this time includes scheduled screen-breaks for student wellbeing.

The online exam is set on a Pass/Fail basis. This exam will address all MOs 1 -3.

To achieve a pass in the online exam students must achieve a mark of 70%.

All students will be granted a second attempt at the online exam where they have failed at the first attempt. Second attempts will be a Pass/Fail set at 70%.

Detailed feedback will be provided to all students who fail the exam at the first attempt.

There is no compensation available for this module.

Students will be provided with formative assessment feedback as they progress through the module. This will be in the form of weekly tasks including, end of unit quizzes, learning community discussion tasks, and case study activities, all of which receive either individual or group feedback.

Assessment tasks:

Examination (Online) (First Sit)

Description: The online exam is set on a Pass/Fail basis. This exam will address all MOs 1 -3.

To achieve a pass in the online exam students must achieve a mark of 70%.

Detailed feedback will be provided to all students who fail the exam at the first attempt.

There is no compensation available for this module.

Weighting: 100 %

Final assessment: Yes

Group work: No

Learning outcomes tested: MO1, MO2, MO3

Examination (Online) (Resit)

Description: All students will be granted a second attempt at the online exam where they have failed at the first attempt. Second attempts will be a Pass/Fail set at 70%.

Detailed feedback will have been provided to all students who fail the exam at the first attempt.

There is no compensation available for this module.

Weighting: 100 %

Final assessment: No

Group work: No

Learning outcomes tested: MO1, MO2, MO3

Part 5: Contributes towards

This module contributes towards the following programmes of study: