

Advising Communities

Training on legal issues affecting clients

Part 1: Advice skills and abilities

01 Legal Research

Module Aim	To gain an overview of the resources available to social welfare law advisers and how to use them.
Specific learning aims	<ol style="list-style-type: none">1. To become familiar with core adviser resources including online sources, reference books, subscription services, journals and update bulletins.2. To identify external sources of second tier advice support.
Module objectives	<ul style="list-style-type: none">• To gain an overview of essential and recommend industry-standard resources for providers of social welfare advice in Welfare Benefits; Debt, Money Advice, and Financial Capability; Housing; Level 1 Immigration; Employment; Family and Children Law; and other generalist areas of law.• To become familiar with online public sources of advice and information, adviser textbooks, online subscription services, email updates, journals and publications for each area of law.• To highlight free training opportunities for advice workers.• To identify external second-tier sources of advice support in each area of law.• To examine the way in which these resources are used to ensure advice provided is quality, accurate, up to date, and that this is evidenced in advice recording.• To consider the way in which these resources aid personal development of adviser knowledge and skills.
Learning outcomes	<ul style="list-style-type: none">• Ability to identify and navigate suitable resources for advice provision in social welfare areas of law.• Awareness of second-tier sources of advice support and when these should be used.



Part 2: Welfare Benefits and Welfare Reform

01 Welfare Benefits

Module Aim	To gain an overview of the current welfare benefits system in Great Britain (GB) and the main qualifying criteria for different benefits.
Specific learning aims	<ol style="list-style-type: none"> 1. To identify the primary means tested and non-means tested (contributory and non-contributory) welfare benefits and conditions of eligibility and entitlement. 2. To consider which benefits may be claimed in different situations including which benefit may be claimed at the same time as other welfare benefits.
Module objectives	<ul style="list-style-type: none"> • Learners complete a team activity to identify welfare benefits payable in GB and the groups to whom they are paid. • To identify the bodies responsible for claims and payments of different welfare benefits. • To gain an overview of the structure of the welfare benefits system into means tested benefits, non-means tested contributory benefits, and non-means tested benefits. • To look at the qualifying criteria for means-tested welfare benefits and Tax Credits for those out of work and in work. • To complete a team activity examining how the two main groups of rent restrictions – the private sector Local Housing Allowance rules and the social sector Size Criteria Rules (“Bedroom tax”) operate, and to become aware of a range of strategies to assist people adversely affected. • To look at non-means tested benefits including contributory benefits and non-contributory benefits including benefits for carers and disabled people. • To look at practical tips for claiming welfare benefits and managing welfare benefits claims, and become aware of resources to support giving welfare benefits advice giving.
Learning outcomes	<ul style="list-style-type: none"> • Knowledge of specific welfare benefits and the circumstances in which they are paid. • Ability to identify the range of benefits that may be claimable in a given situation. • Awareness of resources to support and update knowledge.



02 Welfare Reform

Module Aim	To learn about recent, forthcoming and proposed welfare benefit reforms in Great Britain (GB).
Specific learning aims	<ol style="list-style-type: none">1. To learn about welfare benefit reforms and the timeline over which the reforms are scheduled to take place.2. To consider the impact of welfare benefit reform on different groups of people.
Module objectives	<ul style="list-style-type: none">• To gain an overview of the timeline of welfare reform from as laid out in The Welfare Reform Act 2012 to The Welfare Reform and Work Act 2016 and to date.• To identify and understand specific welfare reforms that have recently taken effect or are currently proposed or scheduled to take place.• To complete case studies in small groups identifying the application and impact of welfare reforms in different scenarios.• To complete a group activity identifying possible impact of Universal Credit on different client groups.
Learning outcomes	<ul style="list-style-type: none">• Knowledge of specific welfare benefit reforms and timeline over which the changes are due to take place.• Awareness of possible impact of welfare reform on different groups of claimants and action planning to support clients.



03 Employment and Support Allowance

Module Aim	To learn about the process for claiming and challenging decisions on entitlement to Employment and Support Allowance (ESA).
Specific learning aims	<ol style="list-style-type: none"> 1. To understand and apply the qualifying criteria used to determine whether a person is entitled to ESA. 2. To learn about the process to claim ESA, request a Mandatory Reconsideration of an ESA decision, or conduct a First Tier Tribunal ESA appeal.
Module objectives	<ul style="list-style-type: none"> • To identify the contributory or means requirements to be entitled to ESA, and gain an understanding of the rates and components. • To understand and apply the Work Capability Assessment (WCA) used to determine eligibility for ESA, including examination of special rules for entitlement. • To understand and apply the Limited Capability for Work Related Activity (LCWRA) assessment used to determine eligibility for the Support Group of ESA, including examination of special rules for entitlement. • To complete case studies in small groups identifying rates of entitlement for different scenarios by application of the Activities and Descriptors of the WCA and LCWRA assessments, and consideration of the special rules. • To gain an overview of the process by which a person claims and is assessed for ESA by the Department for Work and Pensions (DWP). • To understand the process for challenging an ESA decision including requesting a Mandatory Reconsideration and appealing to the First Tier Tribunal, including the process for gathering relevant supporting medical evidence. • To examine template letters and resources. • To examine the rules concerning repeat claims for ESA and entitlement to assessment phase rate payments. • To identify passported benefit rights, and other entitlements a person may qualify for with an award of ESA.
Learning outcomes	<ul style="list-style-type: none"> • Ability to determine whether a given individual meets the requirements for entitlement for either group of ESA. • Understanding of the claim process for ESA. • Ability to assist clients with lodging challenges to ESA decisions.



04 Personal Independence Payment

Module Aim	To learn about the process for claiming and challenging decisions on entitlement to Personal Independence Payment (PIP).
Specific learning aims	<ol style="list-style-type: none"> 1. To understand and apply the qualifying criteria used to determine whether a person is entitled to PIP 2. To learn about the process to claim PIP, request a Mandatory Reconsideration of a PIP decision, or conduct a First Tier Tribunal PIP appeal.
Module objectives	<ul style="list-style-type: none"> • To gain an understanding of the rates and components of PIP • To understand and apply the disability conditions used to determine eligibility and rate of entitlement for the Daily Living and Mobility components of PIP, including examination of special rules for entitlement. • To complete case studies in small groups identifying rates of entitlement for different scenarios by application of the Activities and Descriptors of the disability conditions, including examination of special rules for entitlement. • To gain an overview of the process by which a person claims and is assessed for PIP by the Department for Work and Pensions (DWP). • To understand the process for challenging a PIP decision including requesting a Mandatory Reconsideration and appealing to the First Tier Tribunal, including the process for gathering relevant supporting medical evidence. • To examine template letters and resources. • To identify premiums, exemptions and other entitlements a person may qualify for with an award of PIP.
Learning outcomes	<ul style="list-style-type: none"> • Ability to determine whether a given individual meets the requirements for entitlement to PIP, including identifying the components and rates applicable. • Understanding of the claim process for PIP. • Ability to assist clients with lodging challenges to PIP decisions.



05 Benefit Sanctions

Module Aim	To learn about the circumstances in which a claimant's benefit entitlement may be sanctioned.
Specific learning aims	<ol style="list-style-type: none"> 1. To understand and apply the criteria used to determine when a claimant's DWP benefit will be sanctioned. 2. To learn about the process to challenge a benefit sanction prior to sanction decision, or by Mandatory Reconsideration, or by First Tier Tribunal sanction appeal.
Module objectives	<ul style="list-style-type: none"> • To identify the DWP welfare benefits to which sanctions may be applied. • To understand the actions or failures connected with the conditions of entitlement that may lead to a Lower Level or Higher Level sanction of Jobseekers Allowance (JSA); a sanction of Employment and Support Allowance (ESA); a sanction of disability claimants of Income Support (IS), Incapacity Benefit (IB), or Severe Disablement Allowance (SDA); or a Lowest Level, Low Level, Medium Level, or High Level sanction of Universal Credit (UC). • To understand how to calculate the duration of a sanction, including understanding the cumulative effect of repeat sanctions at the same sanction level. • To examine grounds of challenge to sanctions including having good reason or good cause for failure to comply. • To complete case studies in small groups identifying possible causes of sanction for different scenario claimants and identifying possible grounds of challenge. • To examine support that may be available to claimants during a sanction period including Hardship Payments and other emergency support. • To consider the effect of a sanction on other benefits.
Learning outcomes	<ul style="list-style-type: none"> • Ability to identify and calculate circumstances in which a claimant may be sanctioned and of what level and duration. • Ability to assist clients with lodging challenges to sanction decisions. • Understanding of other support available during a sanction.



06 Benefits for Migrants

Module Aim	To gain an overview of how immigration status affects benefit entitlement.
Specific learning aims	<ol style="list-style-type: none"> 1. To understand and determine the different immigration statuses that may be held by European Economic Area and third country nationals and their family members. 2. To understand and apply the immigration, presence and residence conditions for different welfare benefits.
Module objectives	<ul style="list-style-type: none"> • To gain an understanding of the four main types of immigration status in the UK. • To identify and understand sources of the Right to Reside (RTR) of European Economic Area (EEA) Nationals including persons having an initial RTR, Qualified Persons, Permanent Residence, Derived RTR, and retaining status. • Learners complete a “play your cards right” activity to identify how RTR of EEA nationals changes as a person moves into and out of different work and life situations. • To consider the groups who are “Persons Subject to Immigration Control” (PSIC) and which benefits such persons are excluded from entitlement to. • To gain an overview of the presence and residence conditions for specific benefits, including the Habitual Residence Test (HRT) and RTR test requirements. • To complete case studies in small groups identifying entitlement to benefit for different scenarios by application of the immigration, presence and residence rules. • To consider other non-welfare benefits support migrants may have entitlement, including crisis support for destitute migrants and their families.
Learning outcomes	<ul style="list-style-type: none"> • Ability to identify an individual’s immigration status in the UK and whether they are a PSIC. • Ability to determine the Right to Reside status of EEA nationals and their family members. • Ability to determine based on immigration status whether a given individual will have entitlement to the main welfare benefits in the UK.



Part 3: Financial Capability Skills

01 Attitudes to Money and Budgeting

Module Aim	To understand the factors that influence an individual’s financial choices and goals including their attitudes, beliefs, household and personal circumstances, and how someone can make a financial plan to achieve their goals.
Specific learning aims	<ol style="list-style-type: none"> 1. To examine attitudes and beliefs about money; to understand how these attitudes and beliefs influence money choices. 2. To consider what a person’s money goals might be and to understand how a personal budget can be used to help create and stick to a financial plan to achieve those goals.
Module objectives	<ul style="list-style-type: none"> • Learners to consider their own attitudes and beliefs about money, and reflect on attitudes and beliefs that may be presented by their client groups; and consider and how our attitudes and beliefs influence our decisions about money. • To complete a team scenario activity making prioritizing decisions dividing a range of expenses into “essential”, “important” and “optional” for a given case study. • To feed back to the group the decision making process undertaken in the context of money available, personal situation and personal preferences. • To consider what our life financial journey will be – how we set goals and achieve those goals. To consider short, medium and long term goals, and how to prioritise goals where goals may be competing. • To learn about what a personal budget sheet is, how a person can draft a realistic and flexible budget, and how a budget sheet it is used in financial planning and debt advice. • To complete an individual budget sheet exercise.
Learning outcomes	<ul style="list-style-type: none"> • An understanding that managing our money well is an important factor in achieving goals we have in life and there are consequences to the choices we make. • Insight into learner’s own attitudes and beliefs, and those that may be held by clients, and whether they believe these attitudes and beliefs are helpful to achieving their goals. • Understand what short, medium and long term financial goals are. • Understand what a budget sheet is and how it can be used to plan spending, monitor spending, and deal with any debts.



02 Banking Skills

Module Aim	To learn about different kinds of bank accounts and their uses, and to understand key financial terminology.
Specific learning aims	<ol style="list-style-type: none"> 1. To define and understand key financial terminology (“jargon”) and concepts concerning bank accounts and personal finances. 2. To consider the different kinds of bank accounts available, how a person can open an account, and what the uses of each kind of account are.
Module objectives	<ul style="list-style-type: none"> • To consider that there are a range of financial products and services including different kinds of bank accounts and they have different uses. • To complete a team activity looking at the definition of different “financial jargon” terms. • To learn about requirements a person will have to meet to open an account including proof of address and proof of identity and when they would need to pass a credit check. • To complete a group game examining different proof of identity and address that are accepted by different UK banks/building societies/credit unions. • To look at the different facilities (financial services) provided with different kinds of bank accounts (financial products) including current account, savings account, basic bank account, Post Office Account, Credit Union account, Sharia account, jam jar account and prepaid account. • To consider the meaning of “financial exclusion” in the context of access to appropriate financial products and services.
Learning outcomes	<ul style="list-style-type: none"> • To be able to define common financial terms and have an understanding of the meaning of key financial concepts. • Knowledge of what documentation can be accepted as proof of identity and proof of address to open a bank account and understanding that different banks will accept different documents. • Knowledge of what a credit check is and when it would be required to receive a financial product. • Knowledge of the different kinds of bank accounts and what financial services different accounts have, what possible uses of different accounts are. • Understanding of what “financial exclusion” is.



03 Borrowing and Saving

Module Aim	To compare saving money with using credit and to understand the true cost of borrowing money to achieve our goals or meet necessities.
Specific learning aims	<ol style="list-style-type: none"> 1. To understand the benefits and uses of having savings; to learn about ways financial products can be used to save money, and to consider any risks of using these products. 2. To understand the meaning of “credit”; to compare different kinds of credit and to understand the costs of borrowing; to consider the potential risks of debt.
Module objectives	<ul style="list-style-type: none"> • To consider that while borrowing and saving both may achieve financial goals or meet financial necessities borrowing usually comes with a long term cost. • To consider the wide range of things people save money for, including “emergency savings” and how having emergency savings can help us avoid relying on credit in an emergency. • Reflect on how we can use our personal budget to plan for saving money and review our financial choices. • To learn about financial products and schemes available for saving money including Christmas schemes, supermarket schemes, and accounts provided by banks/building societies/Credit Unions and when such products may be most appropriate to use. To consider the risk involved in different saving methods and which schemes are protected by the Financial Services Compensation Scheme (FSCS). • To understand what “interest” is, the cost of borrowing, and how the Annual Percentage Rate (APR) can help us compare different kinds of credit. To compare the cost of borrowing from different lenders and to raise awareness of illegal lenders (“loan sharks”) and how to avoid and report them.
Learning outcomes	<ul style="list-style-type: none"> • An appreciation of the benefits of savings and how saving can be achieved even on a small income. • Understanding how the total cost of borrowing is calculated, and how to compare different kinds of credit. • Understanding that lack of savings can lead to use of credit, and that financially excluded people are likely to lack access to more affordable forms of credit which can lead to a spiral of debt if unaffordable credit is used. • Awareness of illegal money lenders and what to do about them.



04 Dealing with Debt

Module Aim	To understand what priority and non-priority debts are and how to avoid the possible consequences of debt.
Specific learning aims	<ol style="list-style-type: none"> 1. To learn about the consequences of not paying different kinds of debt; to identify which debts are priority debts and which are non-priority. 2. To look at the ways of dealing with debts to avoid the possible consequences of different debts; to consider the role of community legal advice in dealing with debts.
Module objectives	<ul style="list-style-type: none"> • To explore the feelings and emotions people have about debts and why these feelings can lead them to avoid taking prompt action if they are in debt. • To learn that some debts are more important than others (priority debts) because the consequences of not paying them include loss of home, liberty or essential goods or services. • To understand what non-priority debts are. • To complete an activity to find out the consequences of specific kinds of debts and which are priority and which are non-priority. • To look at the range of ways a person can deal with their debts including making offers to creditors and personal insolvency. To look at how a budget sheet is used to make offers to creditors, and to understand the role of community legal advice in helping people deal with their debts.
Learning outcomes	<ul style="list-style-type: none"> • Ability to define “priority” and “non-priority” debts. • Knowledge of the specific consequences of different kinds of debts and whether these debts are priority or non-priority debts as a result. • An understanding of how debts can be dealt with to avoid the possible consequences of debts and awareness of the range of ways in which debts can be addressed. An appreciation of why debts need to be dealt with promptly and why priority debts need to be dealt with first. • An understanding of how budget sheets are used to deal with debts. • Awareness of the role of community legal advice services in dealing with debt.



05 Living for Less

Module Aim	To consider ways in which a person can reduce their personal spending and use their finances most effectively.
Specific learning aims	<ol style="list-style-type: none"> 1. To learn about a range of money saving tips and to share knowledge within the group. 2. To consider what attitudes and behaviors we can develop to use our money most effectively.
Module objectives	<ul style="list-style-type: none"> • To share money saving tips and ideas in the group. • To learn about a range of money saving methods including how to make price comparisons for utilities, mobile phones, and other services; online shopping and online money saving resources and toolkits; accessing free and discount price goods; and how our food shopping can be healthy for our bodies and our wallets. • To consider the impact of marketing and branding on our spending choices. • To participate in a supermarket “downshift challenge” activity. • Planning how we can embed being money savvy within our own financial practices and within our client service provision.
Learning outcomes	<ul style="list-style-type: none"> • Ability to identify specific money saving measures that would be appropriate in different situations. • Awareness of online resources to assist with money planning, money saving, and money saving tips. • An understanding of the need to make considered choices about our spending in order to achieve our financial goals and to ensure our personal health and wellbeing. • An understanding of how to engage other people in making choices about their personal spending.

