

## Level 3 Award in dealing with particularly vulnerable consumer debtors is a 5 Credit qualification

Unit Title	Level	Credit	GLH
<b>Units</b>			
<b>Dealing with Particularly vulnerable consumer debtors</b>	<b>3</b>	<b>5</b>	<b>30</b>

### Unit Format

Each unit in AVA s suite of courses is presented in a standard format. This format provides guidance on the requirements of the unit for learners, tutors, assessors and external verifiers.

### Each unit has the following sections:

#### Unit Title

The unit title reflects the content of the unit. The title of each unit completed will appear on a learner's statement of results.

#### Unit Aims

The unit aims section summarises the content of the unit.

All units and courses have a level assigned to them which represents the level of achievement. The level of each unit is informed by the level descriptors.

#### Credit Value

The credit value is the number of credits that may be awarded to a learner for the successful achievement of the learning outcomes of a unit.



### **Guided Learning Hours (GLH)**

Guided learning hours are an indicative guide to the amount of input that a tutor will provide to a learner, to enable them to complete the unit. This includes lectures, tutorials and workshops and time spent by staff assessing learners' achievement when they are present.

### **Learning Outcomes**

The learning outcomes set out what a learner is expected to know, understand or be able to do as the result of the learning process.

### **Assessment Criteria**

The assessment criteria describe the requirements a learner is expected to meet in order to demonstrate that the learning outcome has been achieved. Command verbs reflect the level of the course.

<b>Dealing with particularly vulnerable consumer debtors</b>			
<b>Unit Aims</b>			
To provide the skills and techniques for Dealing with particularly vulnerable consumer debtors			
<b>Unit Level</b>	<b>3</b>	<b>Credit Value</b>	<b>3</b>
<b>GLH</b>	<b>40</b>	<b>Unit grading system</b>	<b>Pass</b>
<b>Assessment Guidance</b>		<b>Assessment is by internal assignment verified by BAA</b>	
<b>Learning Outcomes - The learner will:</b>		<b>Assessment Criteria - The learner can:</b>	
<b>1</b>	Understand what is meant by 'particularly vulnerable' in consumer debtor context.	<b>1.1</b>	Describe the term mental health problem in relation to coping with consumer debt.
		<b>1.2</b>	Describe the term Particularly Vulnerable as stipulated by the Office of Fair Trading (OFT).
		<b>1.3</b>	Explain how particular vulnerability differs to general vulnerability.
		<b>1.4</b>	Describe the key factors which may render someone particularly vulnerable
<b>2</b>	Understand the role of the debt collector	<b>2.1</b>	Summarise the collector s role when dealing with cases of particular vulnerability.
<b>3</b>	Understand the relevance and importance of the Office of Fair Trading (OFT).	<b>3.1</b>	Explain the duty of the OFT in relation to the consumer credit act (CCA).
		<b>3.2</b>	Explain the purpose of the debt collection OFT guidance for businesses engaged in the recovery of
		<b>3.3</b>	Provide examples of what in the OFT s view, may constitute unfair or improper practices.
		<b>3.4</b>	Describe what specific sanctions may be imposed by the OFT against companies deemed to be in breach of
		<b>3.5</b>	List the types of cases which the OFT suggest should not be passed on to another agency for debt
<b>4</b>	Understand the role and relevance of key non-regulatory organisations.	<b>4.1</b>	Explain the key role undertaken by organisations such as the Finance and leasing association (FLA), the
		<b>4.2</b>	Describe the role undertaken by the Money advice liaison group in respect of mental health and debt
		<b>4.3</b>	Describe the work jointly undertaken by The Royal College of Psychiatrists and The Money Advice Trust (MAT).
<b>5</b>	Understand the key characteristics of some of the more common mental health problems.	<b>5.1</b>	Describe the key characteristics of some of the more common mental health problems.
		<b>5.2</b>	Explain the key distinction between a neurotic and a psychotic mental illness.
<b>6</b>	Understand the relevance of the Debt and Mental Health Evidence Form (DMHEF).	<b>6.1</b>	Describe the purpose and key elements of the DMHEF.
		<b>6.2</b>	Explain the circumstances under which a DMHEF would be issued.
		<b>6.3</b>	Explain the importance of the consent form.
<b>7</b>	Understand the importance of obtaining explicit consent	<b>7.1</b>	Describe the key requirements of the Data Protection Act 1998 (DPA) with regard to processing health data.

	where required.	7.2	Explain the practical implications of obtaining a debtor s explicit consent.
8	Understand the organisational policies, processes and procedures required to help ensure fair treatment of particularly vulnerable consumer debtors.	8.1	Describe the organisational policies, processes and procedures required to help ensure fair treatment of particularly vulnerable consumer debtors.
		8.2	Explain what is meant by forbearance options .
		8.3	Describe what forbearance options may be appropriate for consideration
9	Understand the importance of using positive telephone communication skills when dealing with particularly vulnerable consumer debtors.	9.1	Explain the meaning of soft skills .
		9.2	Explain what is meant by empathy
		9.3	Explain why it is important to develop soft skills and use them effectively.
		9.4	Explain the responsibilities of a collector when speaking to a debtor who threatens suicide or self-harm.
		9.5	Explain what information should be given to debtors when signposting to a specialist support organisation.