





## The content

# Debt Advice Handbook 15th edition

## Description

With living costs and unemployment rising, budgets squeezed and problem debt on the increase, no adviser should be without this essential guide to the practice and process of giving money advice in England and Wales.

Who's this book for?

It is essential for debt advisers, welfare rights advisers, lawyers, local authority and housing association staff, social workers and union official.

What does it do?

The handbook provides the most comprehensive information needed by advisers on the key stages of money advice, including interviewing clients, establishing liability, prioritising debts, preparing a financial statement, negotiating with creditors and dealing with bailiffs. Fully indexed and cross-referenced to law, regulations and official guidance, and to court and tribunal decisions Includes tactical guidance and examples

What's new?

Fully updated to cover all recent changes to legislation, caselaw and court procedure and practice Emphasis is placed on taking due care of vulnerable clients and making sure that any payment arrangements agreed are appropriate. There is a focus on sustainable credit arrangements that do not affect a client's abilities to pay essential living expenses and priority debts.

## Properties

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## 3. Administration

The triage interview

Making appropriate referrals

Case recording

Correspondence

Reviews

Closing cases

Good administrative systems and time management are essential to efficiently manage the debt advice process and meet the client's needs.

## The triage interview

Many agencies use preliminary or diagnostic interviews that do not involve providing advice, but are time-limited, fact-finding interviews designed to identify:

- what service the client needs; *and*
- any action that needs to be taken straight away; *and*
- the next steps, which might be:
  - providing information; *or*
  - signposting or referring the client to another agency; *or*
  - arranging for the client to receive further advice, either immediately or by appointment.

A triage interview uses a specific set of questions to ensure that all relevant details have been collected. Triage is often the client's first contact with the agency. It is therefore important that it is accurate so that they can be dealt with appropriately. Clients who are assessed as being able to help themselves can be provided with the information to enable them to do so. A client can also be referred to other agencies if these are better placed to meet their needs.

The Money and Pensions Service uses a **common initial assessment** for its funded projects. This is an online triage tool. The client is asked a set of standard questions and, based on information provided by them, it then:

- flags up emergency situations; *and*
- assesses the best way for the client to access further advice, if required; *and*
- identifies the next step for the client; *and*
- identifies potential debt remedies available to the client.

## Making appropriate referrals

It is important to establish whether a case should be referred to a specialist or more experienced adviser, and whether there is a mechanism for referring cases to other organisations. In some situations, you may do no work for the client, but instead signpost them to a more appropriate organisation.

Record key dates (eg, court hearings) and time limits so they are not missed. It may be

appropriate to keep a record of referrals to track the outcome.

Once a case is opened, keep a record of the case and the client's name and address to ensure the file can be accessed if the client returns in the future.

## Case recording

If electronic case recording and document storage is unavailable, all documents relating to a case must be kept in an adequate file. Keep all the papers in date order. Incoming letters could be stored on one side of the file and outgoing on the other. You could also use dividers to separate each different creditor, so it is easy to access each debt and monitor its progress. Alternatively, papers relating to each creditor could be kept together with a separate sheet on file to indicate the action on each debt.

You must comply with data protection legislation and get your clients' consent to hold sensitive personal information about them and, where relevant, to share information about their cases with third parties – eg, for monitoring or quality checking purposes.

## Correspondence

Keep the client informed of each stage of the case and give them copies of correspondence from the creditor. Telephone conversations should be recorded in the file, including names of those spoken to and on what date. It is good practice to follow up the call with an email or letter from either you or the creditor, as appropriate, to confirm the information discussed if it is relevant to the case.

## Reviews

Each case should be regularly reviewed to check that replies have been received, that preparation for any court hearings has been carried out, and what the next step in the case should be. A brought-forward diary system may be useful to note important dates and ensure there are regular follow-ups. There is no point keeping a file open if there is no further work to be carried out, or if the client has ceased to engage and is not responding to your attempts to make contact with them.

By managing the caseload, you also have a clearer idea of how many additional cases you can take on, if any.

Cases should also be reviewed, if possible, by other advisers to check that the advice given is appropriate and correct.

## Closing cases

At the outset, you should give the client an indication of how long the case will remain open. This gives you an idea of how many cases you are dealing with and when you can take on any more. As you are trying to empower the client, your aim should be that, once the work is done on the case, clients can continue with the work themselves, but with the option of returning in the future should they feel unable to deal with matters themselves or if there is a change of circumstance.

A case can be closed if:

- the strategy for the client is up and running successfully; *or*
- you have lost contact with the client and they have not responded to your attempts to contact them; *or*
- the client no longer wants help from the agency or is changing advisers; *or*
- the agency is no longer able to provide a service to the client.

The Institute of Money Advisers' *Money Advice Statement of Good Practice* says that a creditor should only be informed that a case has been closed if:

- the adviser has been unable to obtain instructions from the client; *or*
- the client has informed the adviser that they are now dealing with the creditor in person.

This is to address the problem of a case being closed because a payment arrangement has been set up and the creditor then contacts the client directly to try to persuade them to increase payments. If a creditor contacts an agency again in those circumstances, it should be informed the case has been closed and it should be referred directly to the client.

If a client returns for help when creditors are asking for a review of the finances, it may be advisable to assist them with a new financial statement and then advise how to prepare an offer letter, with the intention that they act for themselves.

Clients should be warned that some funders have time limits on when cases can be reopened on the same issue. This can be problematic if a client fails to keep in contact, the case is closed and they then return.

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Please be aware that welfare rights law and guidance change frequently. This page was printed on Friday, October 17, 2025 and may go out of date.

