



#malgconf2019



Conference 2019

Break out 2c

Debt Advice Trailblazer Group

*Speakers - Sebrina McCullough (Trailblazer Group Chair/Think Money Group),
Martin Keeves (Institute for Apprenticeships), Lydia Drake (Christian's Against Poverty),
Andrew Tupman (StepChange Debt Charity)*

www.malg.org.uk/conference

#debtadvicetrailblazer
#malgconf2019

Debt Advice Trailblazer Group

Apprenticeship Scheme

MALG Conference 2019

#debtadvicetrailblazer
#malgconf2019

Sebrina McCullough

Head of External Relations
Gregory Pennington

Debt Advice Apprenticeship Chair

#debtadvicetrailblazer
#malgconf2019



Mortgage
Advice



Investment
Advice



Pensions
Advice



Expensive



**Time
consuming**



**Limited
Scope**

Apprenticeship Trailblazer Group Created

Cross sector collaboration

20+ Advice organisations

Trade bodies, Creditors, Training Providers

Institute for Apprenticeships

#debtadvicetrailblazer
#malgconf2019

Why an apprenticeship?



**Improve quality and
consistency**



**Recognised as
professionals**



**Attract
new talent**



**Affordable
training**

#debtadvicetrailblazer
#malgconf2019

**When will the
Apprenticeship
be available?**

#debtadvicetrailblazer
#malgconf2019

Martin Keeves

Senior Relationship Manager
Institute for Apprenticeships

Core functions

- Developing and maintaining **quality criteria** for the approval of apprenticeship standards and assessment plans.
- Supporting the **development of standards and assessment plans by employer groups and reviewing and approving** them.
- **Publishing approved standards and assessment plans.**
- **Advising on** the maximum amount of Government **funding** that can be drawn down by employers for individual apprenticeship standards.
- Quality assuring the delivery of apprentice **end-point assessments**, where employer groups have been unable to propose other arrangements.

Apprenticeship Standards

- An apprenticeship is a job with training to industry standards
- It should be about entry to **a recognised occupation**
- It involves a substantial programme of **on and off-the-job training**
- The apprentice's occupational competence should be tested by an **independent, end point assessment**
- Apprenticeships are **employer-led**: employers set the standards, create the apprenticeship, identify the demand for apprentices to meet their skills needs, and are responsible for employing and training the apprentice

Standards Development

Employer-led Trailblazers designing apprenticeships



Giving employers the opportunity to set the skills, knowledge and behaviours they need.

Short, concise standards replace long, complex frameworks



Providing a clear and attractive 'shop window' for parents, apprentices and businesses

All apprenticeships have an end point assessment and include grading



Ensuring that apprentices are signed off as fully competent at the end of their apprenticeship

All apprenticeships must last at least 12 months



Continuing to drive up the quality of apprenticeships

Alignment to professional registration



Ensuring apprentices gain professional registration where applicable

Assessment Criteria

Synoptic
Assessment

Range of
assessment
methods

Grading

Delivering
consistent
judgements

Delivering
accurate
judgements

Manageability /
Feasibility

Affordability

Professional
Body
Recognition

Independence

External Quality
Assurance

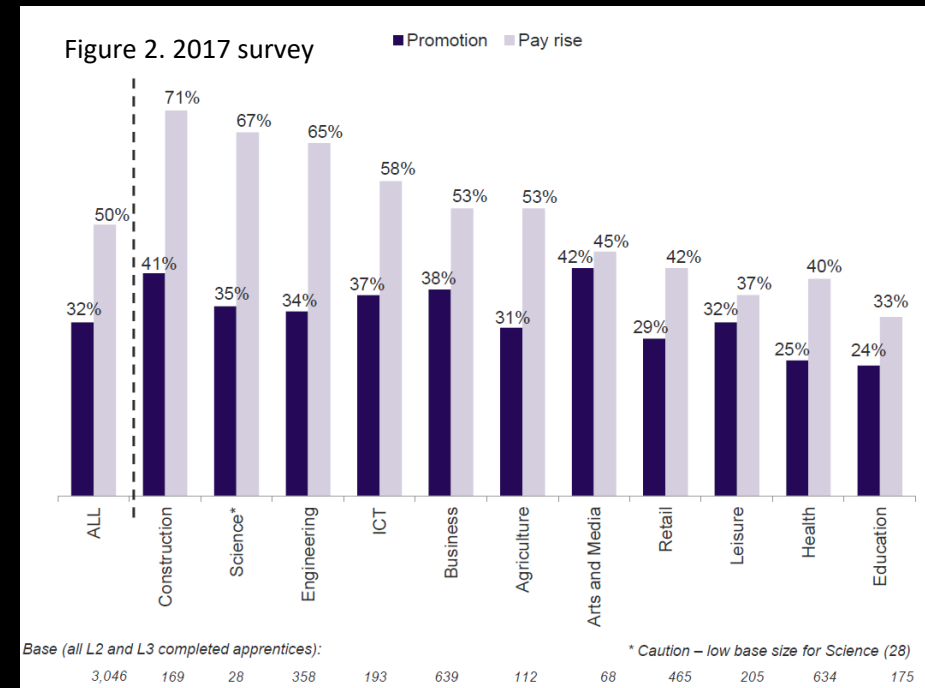
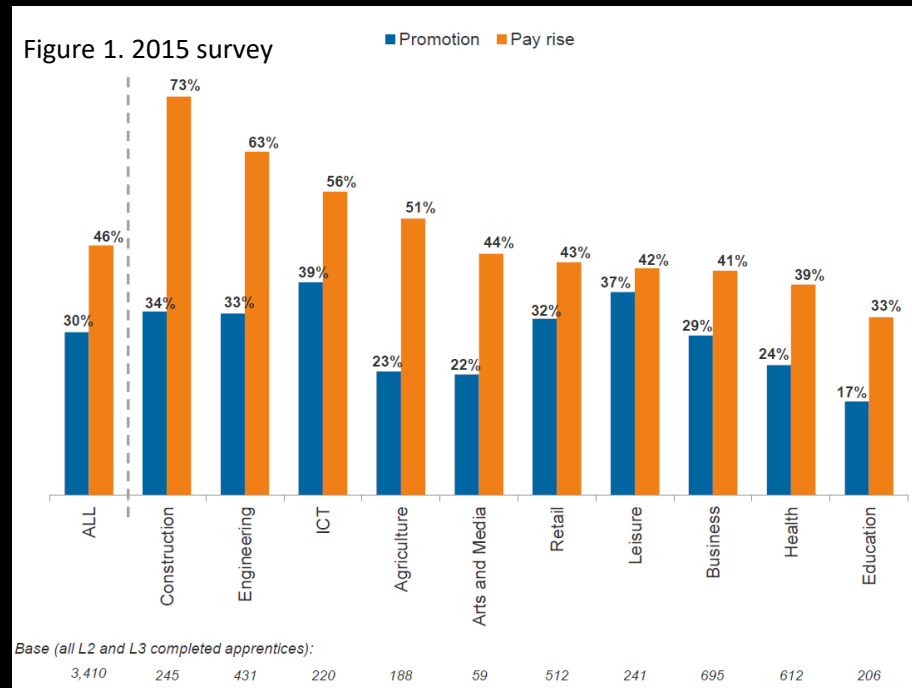
Standards development Progress across the economy so far



- Over 2,600 businesses in over 100 sectors involved.
- 669 standards approved or in development
- Of which 514 standards are ‘approved for delivery’.

Changing outcomes for apprentices on completing an apprenticeship

In 2017 half of apprentices reported receiving a pay rise when they complete their apprenticeship, an increase of four percentage points compared with 2015.



Source: Apprenticeship Learner survey 2015 and 2017

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/659709/Apprenticeships_evaluation_2017-learners.pdf

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/562485/Apprenticeships_evaluation_2015_-_Learners.pdf

#debtadvicetrailblazer
#malgconf2019

Lydia Drake

Head of People Transformation & Experiences
Christians Against Poverty

#debtadvicetrailblazer
#malgconf2019

Debt Adviser Duties

Knowledge - Skills - Behaviours

Regulation	Know Your Customer	Developing a Budget	Making a Recommendation	Evidence
Financial Capability	Extra Support	Record Keeping	Expressions of Dissatisfaction	Debts & Assets
Customer Identity	Vulnerability	Analysis	Incomes	Outgoings & Debts
Creditor Behaviour	Products & Services	Ethical Standards	Systems & Processes	Inquisitive
Negotiation	Stakeholder Engagement	Collaboration	Planning	Reviewing
Professional	Flexible	Resilient	Customer Focused	Calm

**A Learners
Perspective**

**An Employers
Perspective**

#debtadvicetrailblazer
#malgconf2019

Andrew Tupman

Operational Learning & Development Manager
StepChange Debt Charity

#debtadvicetrailblazer
#malgconf2019

Next Steps

Apprenticeship Trailblazer Group

**Funding Band
Agreed**

**Debt Advice
Professional Body**

**Sector wide
CPD Scheme**

**Regional
Cohorts**

#debtadvicetrailblazer
#malgconf2019

How to get involved...