

Building Sustainable Repayment Plans for Customers in Default



28 September 2020

Programme Overview

- 09:30** Registration and early refreshments.
- 10:00** Introduction, expectations, housekeeping and outline of the day.
- 10:15** Icebreaker: Cheat card game.
- 10:35** Icebreaker Discussion: how did it feel to win or to lose.
- 10:45** Why is trust important between a collector and a customer in default?
- 10:50** Group discussion on trust.
- 11:05** Outline of a budget: income, assets and expenditure. Use of Standard Financial Statements (SFS) as a generic blueprint. SFS and relevant Codes.
- 11:15** Exercise 1
- 11:30** Coffee break
- 11:45** Discussion on income issues: tax codes, maintenance, boarders/lodgers (rent a room), non-dependent contributions, student loans/grants, benefits, including any cap, personal injury, self employment, Section 17 payments, pensions and other income (charities, property, etc).
- 12:15** Exercise 2
- 12:45** Lunch
- 13:30** Assets: property, vehicles, savings and other assets.
- 13:40** Discussion on expenditure issues: General issues; contracts, non-disclosure, unrealistic expectations, buy to let distortions, exceeds trigger figures, but collectors must have current trigger figures.
- 13:55** Discussion on expenditure issues: Specific issues; rent (standard rates) and easily identifiable, mortgage calculators, Council Tax (deductions and payment options), utility deals, water (social tariffs and water meters), TV licence 'cash easy entry scheme', childcare costs (free places, Tax Credits and salary sacrifice), telecommunication packages, travel (AA route planner and breakdown discount schemes), housekeeping (pets and smoking cessation) and other expenditure (health (HC1 scheme) and free school meals).
- 14:55** Coffee break
- 15:10** Consideration of SFS information provided by customers to participants.
- 15:50** Feedback of each customer.
- 16:10** Review expectations: Impact on the business of understanding more about income and expenditure.
- 16:20** Final queries and feedback.
- END**

Please note: all FLA events are subject to the application of competition law. Details will be available on the day and are included in the booking form.

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Trainer biography - Colin Trend, Project Manager, Plymouth Focus Advice Centre and freelance tutor.

Colin has worked across the private, public and voluntary sectors, including debt collection, but most of his experience is within the independent advice sector. He has established two advice centres in the last decade in Plymouth and is the lead tutor at the Money Advice Trust on their 'debt and mental health' and 'customers in vulnerable circumstances' training programmes. As both a manager and practitioner in the money advice field he uses the Standard Financial Statement to build trust to establish longer term repayment goals for customers who are in debt. Colin holds a Certificate in Money Advice Practice (CIMA) through the Institute of Money Advisers and a national training qualification.

In-house delivery option

This programme can also be delivered in-house. The FLA offers bespoke, tailored training solutions that help you achieve your business development objectives. The FLA training team specialises in facilitating change and turning strategic intent into tangible business results.

What we can do for you:

- Design a bespoke programme that meets your organisation's specific development goals and objectives
- Design training as a one-off exercise, or on a repeated basis as part of your company's development curriculum or company-wide courses, or as part of a major change programme
- Personalise our approach by incorporating your corporate culture and goals
- Provide complete flexibility with regard to location and timings
- Offer differing course levels to cater for the varied experience levels of your staff

For more detailed information regarding any in-house training please contact Jon Dear on **0207 420 9623** or email jon.dear@fla.org.uk

Another FLA training date for your diary:

Effective Complaints Handling, 15 June 2020



Please register the following delegate(s) for the above course.

BOOKING DETAILS - PLEASE USE BLOCK CAPITALS

Company name: _____

Contact name: _____

Job title: _____

Address: _____

Postcode:

Telephone: _____

Email: _____

DELEGATE 1

First name: _____

Surname: _____

Company: _____

Job title: _____

Telephone: _____

Email: _____

Your special needs or dietary requirements: _____

DELEGATE 2

First name: _____

Surname: _____

Company: _____

Job title: _____

Telephone: _____

Email: _____

Your special needs or dietary requirements: _____

DELEGATE 3

First name: _____

Surname: _____

Company: _____

Job title: _____

Telephone: _____

Email: _____

Your special needs or dietary requirements: _____

DELEGATE 4

First name: _____

Surname: _____

Company: _____

Job title: _____

Telephone: _____

Email: _____

Your special needs or dietary requirements: _____

To register please complete this form

Phone: Jon Dear on +44 (0)20 7420 9623 Fax: +44 (0)20 7420 9631

Web: www.flatraining.org.uk Email: training@fla.org.uk

Post: Jon Dear, FLA, Imperial House, 8 Kean Street, London WC2B 4AS

COURSE FEES

FLA Member's fee per delegate: £465 + VAT

Non-FLA Member's fee per delegate: £625 + VAT

PAYMENT: Upon registering you will be sent an invoice; payment is required before attending the event.

Please invoice

Provide purchase order no:

Payment by cheque

You can also book online at www.fla.org.uk where you will have the additional option to pay by credit card.

Cancellations all cancellations must be made in writing via email to training@fla.org.uk. Cancellations received more than 30 days prior to the start of the course will incur an administrative charge of £70.00 + VAT per delegate. There is no refund on cancellations made within 30 days of the course start date.

Transferring from one course to another is treated as a cancellation.

You may substitute one delegate for another at no additional cost. Notification must be received in writing by noon of the business day prior to the start of the course.

Data Protection: The Finance & Leasing Association will use the data you provide to process your course registration. We would also like to keep you informed (by post, telephone, email or fax) of other FLA training courses, products and services. If you would like us to send you details of future events, please tick this box: