

## ***Details of Service Provided***

The Moray Council Money Advice service provides the following level of service. Where we do not provide a service; e.g. benefits advice, we will refer the client to another agency that is better able to help.

<b><i>Area of Advice</i></b>	<b><i>Type of Service Provided (see below for definition)</i></b>
1. Financial Statements	Type 2
2. Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, creditor malpractice, Codes of Practice, etc.	Type 3
3. Identifying and agreeing options in debt cases	Type 3
4. Negotiating and Making Offers to Creditors	Type 2
5. Diligence, Diligence Stoppers and court proceedings	Type 2
6. Bankruptcy and Sequestration, Voluntary trust Deeds	Type 2
7. Recalls and Appeals against Court Decrees and orders	Type 1
8. Utility Debts	Type 2
9. Local and National Tax Debts	Type 2
10. Rent Arrears	Type 2
11. Mortgages and Secured Loans	Type 3
12. Business Debts	Type 1
13. Civil and criminal Fines and other Financial Penalties	Type 1
14. Means tested benefits.	Not provided
15. Housing benefit and council tax benefit.	Not provided
16. Tax Credits.	Not provided
17. The social fund.	Not provided
18. The impact of work on benefits.	Not provided

<b>Area of Advice</b>	<b>Type of Service Provided (see below for definition)</b>
19. Child Benefit and guardian's allowance.	Not provided
20. State retirement pension.	Not provided.
21. Disability living allowance and attendance allowance	Not provided.
22. Benefits for people who are incapable of work	Not provided.
23. Benefits for work related illnesses and disabilities	Not provided.
24. Benefits for veterans	Not provided.
25. Carers allowance	Not provided.
26. Jobseeker's Allowance	Not provided.
27. Benefits for Maternity, Paternity and Adoption	Not provided.
28. Bereavement Benefits	Not provided.
29. Benefits for People in Public Care	Not provided.
30. Benefits for Students	Not provided.
31. Benefits for People from Abroad and/or who are Subject to Immigration Control	Not provided.
32. Ancillary Benefits	Not provided.

## ***Types of Service***

### ***Type I – Active Information, Sign-posting and Explanation***

This work refers to activities such as providing information either orally or in writing, sign-posting or referring the user to other available resources or services, and the explanation of technical terms or clarifying an official document.

## ***Type II – Casework***

Initially this work will include:

- a diagnostic interview where the problem and all relevant issues are identified
- making a judgement as to whether the individual has a case that can be pursued.
- Once it has been established that the individual has a case that can be pursued activities may include:
- setting out an individual's options or courses of action
- encouraging users to take action on their own behalf
- providing practical aid with letters or forms
- negotiating with third parties on the user's behalf
- introducing the enquirer by referral to another source of help
- support to users in making their own case.

## ***Type III – Advocacy, Representation and Mediation***

This work includes a range of further actions arising from the casework undertaken above. This may have been undertaken by the adviser preparing the tertiary work or may have come to the adviser by referral from another organisation or adviser.

The principal activities may include:

- Advocacy and Representation – where the adviser may prepare a case for the user and represent or speak on their behalf at a tribunal or court
- Mediation – where the adviser may act on behalf of the user by seeking to mediate between the user and a third party.