



## Course Outline

# Individual Voluntary Arrangements & Debt Relief Orders (IVAs & DROs)

A one day course for advisers in the voluntary sector

### **Aim:**

By the end of the day participants will be able to advise clients on whether an IVA or DRO is the best option for dealing with their financial difficulties and inform them of how to apply.

**Note: This course will not qualify you to be a DRO intermediary.**

Course includes:

- Advantages and disadvantages of IVAs
- Key issues before and after an IVA is agreed
- Excluded debts
- Criteria and key issues around IVAs
- Assessing viability of IVAs and DROs
- Advantages and disadvantages of DROs
- Key issues around DROs

### **Pre Entry Requirements**

Trainees should have completed the Introduction to Debt or equivalent and have experience of debt casework, e.g. experience of compiling financial statement.

### **Suitable for:**

Generalist advisers new to IVAs and DROs or caseworkers looking for a refresher course.