



Is that on the SCQF...? Money and Debt Advice by Advice Direct Scotland

At a time when the cost of living is rising, and an increasing number of people are finding themselves in precarious financial situations, the provision of accredited debt advice is more important now than it has ever been.

More than 600,000 Scots – a worrying 14.2% of the population - are struggling to pay debts and cover their bills, and with this set to rise further in the coming months, even those who were managing to get by before, are now finding themselves in dire straits.

There has been a steady increase in the number of people seeking debt advice and the sector is expanding to meet this demand.

Advice Direct Scotland is the first organisation in Scotland to offer an SCQF credit rated qualification for individuals delivering advice to the public on how to solve problems they are experiencing in relation to money and debt.

What is Advice Direct Scotland?

Advice Direct Scotland (ADS) is Scotland's largest digital advice hub. All the services provided are completely free at the point of use. With a range of advice services on offer, including debt; energy; benefits; housing; consumer rights and much more, ADS aims to assist Scottish consumers with the various inter-related issues that they face daily.

ADS offers a genuine multi-channel service, with the aim of helping customers to access advice and information using the channel of their choice. ADS believes that technology will help address the huge unmet need for help and advice in Scotland.

What does the new qualification look like?

The newly credit rated programme ('Money and Debt Advice GT0V 04 - SCQF Level 7 with 10 credit points', if we're getting technical) is aimed at widening participation, workforce development, and skills for life and work. The qualification is primarily for adult learners and employees.

In Scotland, there are several organisations that offer debt advice, however, there has not been any qualification available to those advising on debt that recognises their ability to offer the free, impartial, independent, and correct advice...until now.

Debt can be a huge burden on individuals, both in terms of the practicalities of day-to-day money management, and the additional proven mental health concerns that can become an issue for so many. Placing trust in someone to help you through the toughest of times is a lot easier if you know that the advice they provide is from an informed, and qualified position.

Victoria Finn, Head of Learning and Development at Advice Direct Scotland, said:

"The qualification is fun and engaging with a mix of activities and assessment techniques to suit individuals' preferred learning methods. It is made up of 8 units covering a robust variety of areas within the debt sector from debt solutions and enforcement, to creditors and regulatory compliance. There are many benefits that achieving the SCQF level 7 credit rating has for the programme and the learners completing it. A formal recognised framework helps individuals understand the value and extend the appreciation of the qualification and provides learners with industry-specific recognition."

[Visit the website](#) for more information on Advice Direct Scotland and the services it provides.