

# Guidelines on the scope of life event interventions



## An overview of this approach

Sessions are tailored to the needs of the individual client, their circumstances and their capabilities.

- Clients are supported to develop the knowledge, skills and behaviours they need to take action on their money matters and empower them to find a way forward.
- They are supported to sort out any immediate practical issues and then help them plan their next steps.
- It can also support clients to access further specialist support, for example if they need help managing debts.

It is a guidance service and does not offer specialist or regulated advice. *If the adviser also has training in a specialist role, then that can be offered as part of an integrated model of advice.*

The following pages provide a summary of the possible use of these resources, and the role of the adviser.

### The adviser can:

Support clients who have been affected by one or more of the life events which are being targeted through the pilot:

- divorce or separation
- bereavement
- pregnancy
- illness
- starting a new job
- loss of a job

Clients are able to attend the sessions with dependents or carers if appropriate.

#### Client groups

#### Venues

Hold sessions with clients at partner venues or in local Citizens Advice.

Conduct home visits if local protocols for home visits have been agreed by their offices.

#### Use of resources

Use Citizens Advice Financial Capability resources from our resource library.

Use Citizens Advice 'Life Event Intervention' resources (and those linked from them).

Use the Citizens Advice website, MAS website, Gov.uk, and the Money Saving Expert website.

Advisers should ensure that they follow the guidance within the listed information sources as to when a matter is complex and refer or signpost the client on as appropriate.

# Guidelines on the scope of life event interventions



## The adviser can:

Support the client to identify any debts they have and where they can go for support in managing them, including arranging an appointment with a debt specialist in their local office or identifying and providing details of other agencies that may be able to assist.

### Debts

Develop a budget with the client to work out their income and outgoings.

Use the [Debt resource pack](#) and information on the Citizens Advice public website and MAS website to support the client in understanding their debts and options.

If, at the time of booking, it is highlighted that debt is the presenting issue then that should be the priority and specialist appointments made accordingly (unless requested otherwise).

### Benefits

Use the [Citizens Advice benefits calculator](#) to identify potential entitlements. Advisers can show the client the [Turn2us website](#) and explain how the online calculator works so that the client can look into this in more depth (remembering that not all client groups are covered by the online calculators and some situations are too complex for a client to realistically use the calculator).

If advisers do themselves identify any potential entitlements, clients may be provided with, or directed to, information (such as on .gov.uk) for general information. Clients should understand that the information provided only identifies possible entitlements. Before making any claims clients should be advised to either seek further information on the Turn2Us website, if appropriate, or offered a referral for benefits advice as most claims have an impact on other benefit entitlements for the client and their family.

If the client lacks the details, capability or confidence to use the calculators then the adviser can arrange an appointment with a benefits specialist in their local office, or identify and provide details of other agencies who may be able to assist.

### Other areas of support

Identify and refer clients who need specialist advice to deal with related issues, such as employment advice, discrimination advice etc.

# Guidelines on the scope of life event interventions



## The adviser can:

### Phone calls

Clients should be supported to make the call themselves wherever possible, with the adviser on hand to help out with practical issues if needed (eg. to find phone numbers, explain terminology etc). However advisers should use their discretion as to the most appropriate way to handle phone calls depending on the client's capability, for example:

*The client wants to trace their pension but has hearing loss and finds it difficult to hear what is being said on the phone. The client has brought in all the details and the Money Guide makes the call.*

If the adviser needs to speak on behalf of the client, the call should be on speakerphone so that the client can hear the entire interaction.

### Form filling

Locate the form online (ideally support the client to do this).

Print the form.

Discuss it with the client as they fill it in, including explaining the meanings of terms and fields.

Clients should be supported to complete forms themselves wherever possible, however the adviser can use their discretion based on the client's capability, eg. if an online-only form and the client has no access to the internet, the client can dictate answers and the guide type them into the form.

An example of form filling support:

*The client has been made redundant, is single and has been on the Turn2Us website and calculator and knows that he must claim universal credit. He wasn't claiming benefits before this. He wants help to start a claim online. He is also invited to return if he wants a benefits check or debt advice but has no immediate concerns as he has a few thousand in savings to get by (the calculator indicated they were insufficient to take him off means tested benefits).*

# Guidelines on the scope of life event interventions

## The adviser can:

Find the address to write to (this can involve an online search).

Provide paper and stationery.

Give a brief idea why the letter is needed and will achieve.

Provide a structure for the letter. This would be roughly '*Keep it no longer than two sides. Start by explaining the situation in the first paragraph. Then explain what you want in the second paragraph. Then finish by explaining what you want them to do. Give them a deadline.*'

They can also use the letter-writing [resource](#) in our resource library.

Clients should be supported to write letters themselves wherever possible, however the adviser can use their discretion based on the client's capability, e.g if no access to a computer, the adviser can type a letter dictated and signed by the client.

An example of letter writing support:

*The client has sought advice from Consumer Services and now wants to pursue an ongoing consumer complaint about a mobile phone. The facts are quite convoluted and - although the client has no particular language or literacy problems - wants someone to help her get them down on paper in a clear and coherent sequence.*

## Letter writing