

moneyadvicescotland

Scotland's Money Charity



CPIN Conference
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**“Standards – a must have or
just nice to have?”**

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Chief Executive

About Money Advice Scotland

- 150 members – a broad church
- CABx, local authorities, housing associations, voluntary sector projects, Insolvency Practitioners

Money Advice Scotland's strategy

“to be the driving force for the financial wellbeing for the people of Scotland”

Strategy 2015-18

1. To lead and improve the education, training and qualifications of money advisers in Scotland

Strategy 2015-18

2. To lead and improve the financial health and wellbeing of the people of Scotland

Strategy 2015-18

3. To lead and improve public and social policy in Scotland

Membership services

- Training
- Nationally recognised Qualifications
- Conferences
- Seminars
- Consultation events

What else do we do?

- Financial Capability Programme
- Ethnic Minority Financial Inclusion Programme
- Referral helpline – Scotland's Financial Health Service
- Standards – Money Advice Service accreditation and SNS

Standards – a must have or just nice to have?

- So...what does it mean to the consumer?
 - Should be at the heart of both the shaping of the service and the service delivery
 - Gives certainty as to what the service offers and what it doesn't
 - Trust and confidence in a service if it is “kite marked” in some way

Standards – a must have or just nice to have?

- So...what does it mean to the money adviser?
 - They know exactly the type of service they are expected to deliver
 - Helps them also identify their own development needs
 - Provides for peer support, and “we are all in it together”

Standards – a must have or just nice to have?

- So...what does it mean to the organisation?
 - Sets out clear policies and procedures, and complaints policies
 - Helps them also identify any gaps in the organization's policies and procedures
 - Helps identify where there are problem areas

Standards – a must have or just nice to have?

- So...what does it mean to the organisation?
 - Helps identify staff training needs
 - Helps organisations be much more competitive for funding

Standards – a must have or just nice to have?

- In my view, **MUST HAVE**
 - It isn't acceptable for consumers to receive a service that hasn't been well thought through and tested
 - It isn't acceptable for consumers to feel that they can't complain because the service is free

Standards – a must have or just nice to have?

- In my view, **MUST HAVE**

Because it is the right thing to do!