**The Money and Pensions Service (MaPS) Debt Advice Peer Assessment (DAPA) Scheme**

**Participant Representations Submission and Scheme Report Addendum**

**Guidance to Participating Organisations:**

1. Only cases with a DAPA Score of 74% or lower can be challenged.
2. The representations process provides for an appeal to be made against the **technical findings** of the assessment **and/or an Area of Concern** only. Any appeal received that falls outside of this e.g. a challenge across the assessment process, will immediately be rejected. **Please see supporting guidance for further clarity on the scope of a technical query.**
3. Representations should refer to the specific scheme criteria requirement being appealed. The criteria reference along with the Area of Concern should be clearly referenced along with why the criteria outcome is challenged. E.g. 2.1a
4. The representations panel will have access to the **full case file originally** **submitted** for assessment. Although the file case file will be available, consideration will only extend to those areas that affect the basis of the appeal
5. Where multiple criteria are challenged within the same case file, please include these within the same appeal. E.g. Representation One, Case File Five, Criteria challenged 2.1b, 3.2a, 5.1b etc
6. Please note there is a maximum word limit of **150 words** per **criteria** appealed**.**
7. Representations should clearly identify both the **unique case file number** and the **Scheme case file assessment reference** to ensure the panel considers the correct file. A separate table should be completed for each case appealed in the template below. Please add additional tables following the format below as necessary.
8. Representations must be received by Recognising Excellence **no** **later than 5pm** on the **submission deadline**

**Summary of Representations to be made:**

|  |  |
| --- | --- |
| Lead Organisation (where applicable): |  |
| Date Appeal Submitted: |  |
| No. of Case Files Appealed: |  |

|  |  |
| --- | --- |
| **Representations One:** | |
| **Scheme Case File Reference:** | |
| **Case File Reference No:** | |
| **Scheme Criteria Challenged: (Please identify all criteria subject to the appeal for this case with consideration to the maximum word limit of 150 word per criteria appealed.** | |
| Detail of the Representations made: | |
| **For Internal Use Only:** | |
| Technical Expert Response: | |
| File Score Prior to Representation: |  |
| File Score After Representations Process Concluded: |  |

|  |  |
| --- | --- |
| **Representations Two:** | |
| **Scheme Case File Reference:** | |
| **Case File Reference No:** | |
| **Scheme Criteria Challenged: (Please identify all criteria subject to the appeal for this case with consideration to the maximum word limit of 150 word per criteria appealed.** | |
| Detail of the Representations made: | |
| **For Internal Use Only:** | |
| Technical Expert Response: | |
| File Score Prior to Representation: |  |
| File Score After Representations Process Concluded: |  |

|  |  |
| --- | --- |
| **Representations Three:** | |
| **Scheme Case File Reference:** | |
| **Case File Reference No:** | |
| **Scheme Criteria Challenged: (Please identify all criteria subject to the appeal for this case with consideration to the maximum word limit of 150 word per criteria appealed.** | |
| Detail of the Representations made: | |
| **For Internal Use Only:** | |
| Technical Expert Response: | |
| File Score Prior to Representation: |  |
| File Score After Representations Process Concluded: |  |

**To be completed once appeals process has concluded:**

**Technical Expert Declaration:**

I confirm that this response reflects a fair consideration of the representations received from NAME OF PARTICIPATING ORGANISATION.

Signed:

Name: (Name of Technical Expert)

Date:

|  |  |
| --- | --- |
| **For Internal Use Only:** | |
| Name of Peer Assessor: |  |
| Name of Moderator: |  |
| Technical Expert: |  |
| Representations Findings Moderated: |  |
| Representations Findings Released: |  |
| Case Summary Report(s) updated as appropriate: |  |
| Response Shared with MaPS and Lead Organisation: |  |
| No. of Case File Scores Increased as a result of the Appeal: |  |
| No. of Case File Scores Unchanged following the Appeal: |  |

# **Appendix One - Glossary of Terms**

**A**  
AI ---------------------- Approved Intermediary

AO -------------------- Administration Order  
APR ------------------- Annual Percentage Rate

AOB ------------------ Attachment of Benefits  
AOE ------------------- Attachment of Earning Order

AEO ------------------- Attachment of Earning Order  
AST ------------------- Assured Shorthold Tenancy  
  
**B**

BDS ------------------- Big Difference Scheme  
BI ---------------------- Beneficial Interest  
BO --------------------- Bankruptcy Order  
BPA ------------------- British Parking Association

Br ---------------------- Bankruptcy  
BRO ------------------- Bankruptcy Restriction Order  
BRU ------------------- Bankruptcy Restriction Undertaking

BDL -------------------- Business Debtline   
  
**C**  
CA --------------------- Carers Allowance   
CA2020 -------------- Coronavirus Act 2020

CB --------------------- Child Benefit  
CC --------------------- Credit Card  
CCA ------------------- Consumer Credit Act 1974  
CCC ------------------- County Court Claim

CCJ -------------------- County Court Judgment

CMI ------------------- Current Monthly Instalment

CMP ------------------ Child Maintenance Payment  
CO -------------------- Charging Order

COA ------------------ Confirmation of Advice

CONC ---------------- Consumer Credit Sourcebook

CP --------------------- Carers Premium

CPA ------------------- Continuous Payment Authority on a Credit/Debit Card or Bank Account

CPR ------------------- Civil Procedure Rules

CRA ------------------- Credit Reference Agency  
CRF ------------------- Credit Reference File  
CSA ------------------- Child Support Agency  
CT -------------------- Council Tax   
CTS ------------------- Council Tax Support  
CTR ------------------- Council Tax Reduction

CTC -------------------- Child Tax Credit

**D**  
DAPA ------------------ Debt Advice Peer Assessment Scheme

DCA -------------------- Debt Collecting Agency

DCTR ------------------- Discretionary Council Tax Relief

DD ---------------------- Direct Debit

DEA -------------------- Direct Earnings Attachment  
DHP -------------------- Discretionary Housing Payment  
DLA --------------------- Disability Living Allowance  
DMC -------------------- Debt Management Company

DMHEF ----------------- Debt and Mental Health Evidence Form  
DMP -------------------- Debt Management Plan  
DPA --------------------- Data Protection Act  
DRO --------------------- Debt Relief Order

DRRO ------------------- Debt Relief Restriction Order

DRRU ------------------- Debt Relief Restriction Undertaking  
DV ----------------------- Domestic Violence

DVLA -------------------- Driver and Vehicle Licensing Agency  
DWP --------------------- Department for Works and Pensions  
  
**E**  
EA ------------------------ Enforcement Agent

ESA ---------------------- Employment and Support Allowance (cbESA = Contribution Based Employment and Support Allowance or IrESA = Income Related Employment and Support Allowance)

ESA SG ------------------ Employment and Support Allowance Support Group

ESA WRAG ------------- Employment and Support Allowance Work Related Activity Group

EX160 ------------------- Application for a fee exemption or remission of court fees   
  
**F**  
F&F --------------------- Full and Final Settlement  
FCA --------------------- Financial Conduct Authority  
FOA -------------------- Form of Authority

FOS --------------------- Financial Ombudsman’s Service  
FS ----------------------- Financial Statement  
  
**G**  
GDPR ------------------- General Data Protection Regulation

**H**  
HA ---------------------- Housing Association

HB ---------------------- Housing Benefit   
HC ---------------------- HC

HCEO ------------------ High Court Enforcement Officers

HMCTS ---------------- Her Majesty’s Court and Tribunal Service

HMRC ----------------- Her Majesty’s Revenue and Customs   
HP --------------------- Hire Purchase

**I**  
I&E -------------------- Income and Expenses  
IA86 ------------------ Insolvency Act 1986  
IB --------------------- Incapacity Benefit  
IC --------------------- Information Commissioner  
ICO ------------------- Information Commissioners Office  
IHT ------------------- Inheritance Tax  
IIR -------------------- Individual Insolvency Register

IP --------------------- Insolvency Practitioner  
IPA ------------------- Income Payment Agreement  
IPO ------------------- Income Payment Order

IS --------------------- Insolvency Service  
IS --------------------- Income Support  
IT --------------------- Income Tax

IVA ------------------- Individual Voluntary Agreement

**J**

JSA -------------------- Jobseekers Allowance (cbJSA = Contribution Based Jobseekers Allowance or ibJSA = Income Based Jobseekers Allowance

**K**

**L**

LA ---------------------- Local Authority

LA 1980 --------------- Limitation Act 1980

LCW ------------------- Limited Capability for Work

LCWRA --------------- Limited Capability for Work Related Activity

LGFA 1992 ----------- Local Government Finance Act 1992

LGSCO ----------------- Local Government and Social Care Ombudsman

LHA --------------------- Local Housing Allowance

**M**  
MA --------------------- Maternity Allowance

MaPS ------------------ Money and Pensions Service  
MIP -------------------- Mortgage Interest Payments

MR --------------------- Mandatory Reconsideration

**N**  
NDL ------------------- National Debtline  
NHS ------------------- National Health Service

NHSBSA -------------- NHS Business Services Authority

NIC -------------------- National Insurance Contributions

NINO ------------------ National Insurance Number

NOSP ------------------ Notice Seeking Possession

NP ---------------------- Non-Priority debt

**O**  
OR ---------------------- Official Receiver

OP ---------------------- Overpayment

**P**

PACN –---------------- Parking Charge Notice

PAYE ------------------ Pay as You Earn  
PAYG ------------------ Pay as You Go Mobile Phone Tariff

PC ---------------------- Pension Credit

PCP -------------------- Personal Contract Purchase

PD --------------------- Priority Debt

PECN ------------------ Penalty Charge Notice

PIP --------------------- Personal Independence Payment

PO --------------------- Possession Order

PPM ------------------- Pre-Payment Meter

PPO -------------------- Postponed Possession Order   
  
**Q**  
QBC ------------------- Quick Benefits Check

**R**  
RBL --------------------- Royal British Legion

**S**  
SPD --------------------- Single Person’s Discount – Council Tax

SDP --------------------- Severe Disability Premium  
SFL ---------------------- Social Fund Loan

SO ----------------------- Standing Order

SP ------------------------ State Pension

SPO --------------------- Suspended Possession Order  
SLC --------------------- Student Loan Company  
SMI --------------------- Severe Mental Impairment Exemption – Council Tax  
SMP -------------------- Statutory Maternity Pay  
SSP --------------------- Statutory Sick Pay  
STTF ------------------- Severn Trent Trust Fund

**T**

TC --------------------- Tax Credits  
TEC ------------------- Traffic Enforcement Centre

**U**

UC -------------------- Universal Credit  
UCAP ---------------- Universal Credit Advance Payment

**V**  
VAT ------------------ Value Added Tax  
VTE ------------------ Valuation Tribunal England

**W**

WHD ---------------- Warm Home Discount

WRA Group -------- Work Related Activity Group  
WTC ------------------ Working Tax Credits