

**Unit Title:** Debt Management  
**Unit Level:** Level 2  
**Unit Credit Value:** 2  
**GLH:** 16  
**LASER Unit Code:** WJD483  
**Ofqual Unit Code:** F/504/8794

This unit has 3 learning outcomes.

LEARNING OUTCOMES		ASSESSMENT CRITERIA	
The learner will:		The learner can:	
1.	Know how problem debt can be managed.	1.1	Describe options for managing problem debt.
		1.2	Define debt consolidation.
		1.3	Give positive and negative views on debt consolidation.
2.	Know about the impact of out of control debts.	2.1	Describe the financial impact of the following on an individual: (a) County Court Judgement; (b) Insolvency (IVA); (c) Bankruptcy.
		2.2	Describe the impact of out of control debts on the following: (a) personal credit rating; (b) credit blacklisting.
3.	Know about agencies who offer debt advice.	3.1	Identify agencies who offer debt advice.
		3.2	Assess the identified agencies.

**Assessment Guidance:**

NA

**Additional Information:**

NA