

**CHILD
POVERTY
ACTION
GROUP**
in SCOTLAND

Training Programme

Courses in Scotland



2012/2013
Welfare rights training

CPAG in Scotland

Child Poverty Action Group in Scotland is part of CPAG (UK). We promote action for the prevention and relief of poverty among children and families with children. To achieve this purpose, we aim to raise awareness of the causes, extent, nature and impact of poverty; bring about positive policy changes for families with children in poverty; and enable those eligible for income maintenance to have access to their full entitlement.

If you are not already supporting us, please consider making a donation and becoming a member. For more information, visit www.cpag.org.uk.

CPAG in Scotland's Welfare Rights Services

Advice line for advisers

Phone 0141 552 0552 Monday to Friday 10am to 12 noon

Email advice@cpagscotland.org.uk

Advice on social security benefits and tax credits for welfare rights advisers, social workers, housing workers, solicitors and other frontline workers and advisers from organisations in Scotland.

Publications

We produce handbooks, factsheets and ebulletins which are **free online** at www.cpag.org.uk/scotland and <http://scottishhandbooks.cpag.org.uk>

Children's Handbook Scotland

The comprehensive Scottish guide to benefits and tax credits where children are living away from their parents.



Benefits for Students in Scotland Handbook

An essential, up-to-date guide to benefits and tax credits for students in Scotland.



- **Factsheets** on benefits for disabled children, students, looked after children, advising black and minority ethnic communities and tax credits.
- **Ebulletins** keeping you up-to-date on tax credits, benefits for disabled children, students and for black and minority ethnic communities. Sign up at: www.cpag.org.uk/scotland



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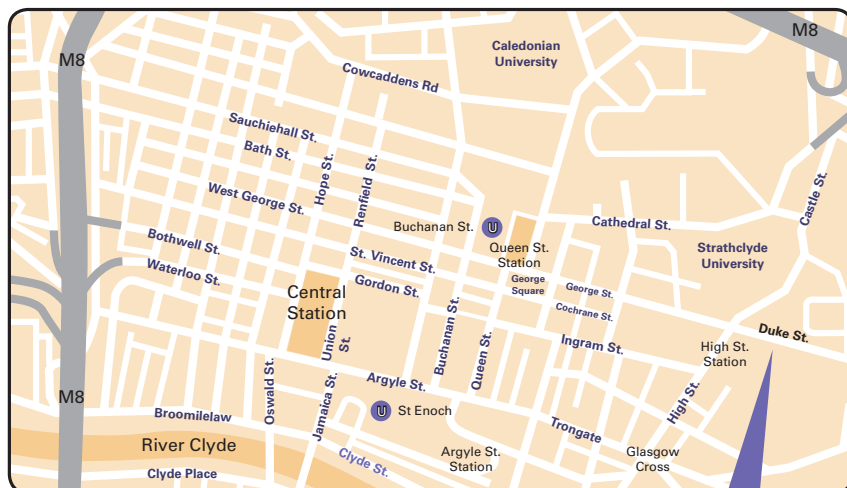
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Training venue



CPAG in Scotland
Unit 9, Ladywell Business Centre
94 Duke Street,
Glasgow
G4 0UW

tel 0141 552 3303
fax 0141 552 4404
email pchalmers@cpagscotland.org.uk

Our Glasgow courses are held at CPAG
in Scotland's offices.



Nearest train stations

High Street Station (5 minutes walk)
Queen Street Station (15 minutes walk)
Central Station (25 minutes walk)

Nearest bus stop

41 (Duke Street)

Parking

- Duke Street multi-storey car park (new), next to Ladywell Business Centre.
- Mobility difficulties – parking spaces for disabled people available in new multi-storey car park. Please contact us for more details or assistance.

Access to the training room

Three flights of stairs from reception. Wheelchair/ level access from the rear of the building. The room is equipped with an induction loop. Please call for details.

Courses in Edinburgh and Inverness

We will send you details of the venue before the course. All venues are wheelchair accessible.

Room hire

We have a spacious, comfortable and fully accessible meeting room available for hire in Glasgow city centre. The room provides a perfect setting for all your meeting and training needs for up to 20 delegates at affordable rates. A flipchart, white board and an internet connection are included in the hire fee. For room hire, catering and equipment hire prices, please visit our website www.cpag.org.uk/scotland or contact **Lorraine Murphy** on **0141 552 3303**.



Fees and booking information

Fees 2012/2013	CABx	Voluntary Organisations	Statutory/other organisations
Half-day course	£63	£73	£103
One-day course	£93	£108	£153
Two-day course	£153	£178	£248
Five-day course	£283	£318	£453

In-house courses Please contact us to discuss your training needs and for a quote (contact details on page 3).

Cancellations

Cancellations should be made in writing. Please note that we cannot refund any of your fee if you cancel within **14 days (10 working days)** of a course. There is a 25% administration fee if you cancel before this. There is a 50% cancellation charge if you cancel an in-house course less than **28 working days** before the course is due to take place. If we have already produced training materials, there may be a further 25% charge.

Reductions

We set our training fees to try and cover our costs. But we can provide places at a reduced rate for poorly-funded groups. Please call Pauline Chalmers for more details (contact details on page 3).

Lunch

Our full-day course fees are inclusive of lunch (not our half-day courses). Lunch includes a vegetarian option. Please indicate on the booking form if you have any other dietary requirement.

Booking

To book a course, please complete the booking form at the back of this brochure and return it to Pauline Chalmers at CPAG in Scotland (contact details on page 3). Or you can book online from our website www.cpag.org.uk/scotland/training.

Joining instructions

We will send you course details about two weeks before the course. If you have not received joining instructions and want to book travel, please call us first to confirm that the course will run (occasionally a course is cancelled if there are too few participants). Full-day courses run from 10am until 4pm with registration, tea and coffee from 9.30am. Half-day courses run from 1pm until 4pm with registration, tea and coffee from 12.30pm.

Training courses

CPAG's experience in the welfare rights field is renowned. Our rights handbooks are the definitive guides for those working in advice, support and advocacy nationwide. We have used this experience to inform and design the courses in this training programme.

Level of course

It is important that you choose the right level of course. We grade them at four levels.

Basic

For frontline workers who do not work specifically in welfare rights but want to know about benefit issues relevant to their clients to give basic advice or refer on. See page 32.

Introductory

For people new to benefit advice work, or who have little or no experience of the subject covered by the course. See page 9.

Standard

For people with a working knowledge of the benefit system, or the subject covered by the course. These are suitable for people wanting a refresher, or to update skills or information. See page 15.

Experienced

For more experienced benefit advisers, who are confident about covering issues in more, and sometimes complex detail. See page 26.

Scottish National Standards (SNS)

Organisations using these standards for information and advice providers need to make sure staff have the knowledge to meet the needs of service users. CPAG's training courses help you do this by covering knowledge requirements in the Competences for Advisers.

A suggested package of courses for agencies seeking accreditation or working to the national standards is:

- Introduction to welfare rights
- AA/DLA – an introduction
- ESA – an introduction
- Income maximisation for older people

This package of courses will help you meet the Foundation Knowledge in Competences 3.1 to 3.5 and help you meet the core specialist advice areas in Competences 4.1, 4.2, 4.3, 4.8, 4.9 and 4.13.



For Type II and III advisers, add on the following courses:

- *Overpayments of DWP benefits*
- *Housing benefit overpayments*
- *Tax credits – appeals, overpayments and complaints*
- *AA/DLA – challenging decisions*
- *Using legislation and caselaw*

For Type III advisers, add on the following courses:

- *Representing at the First-tier Tribunal*
- *Appeals to the Upper Tribunal*

To add on other specialist areas, there is a course to suit most requirements. And you can keep up-to-date with our *Benefits and tax credits law update* and our new courses, *Universal credit* and *Personal independence payment*.

In this brochure, the relevant standards category is indicated below the course description. For example 'SNS 4.2' means that this course deals with some or all of the requirements of Money and Welfare Benefit Related Advice Competence 4.2 (housing benefit and council tax benefit). On our website, you can find more details to help you decide which courses you need, and a link to the Scottish National Standards, www.cpag.org.uk/scotland/training.

Continuing professional development (CPD)

CPAG in Scotland is an accredited CPD training provider for the Faculty of Advocates.

Course materials and access

We can provide course packs in large print. Training venues are all wheelchair accessible (see page 3). Please indicate on your booking form if you have any other needs, or call us.

In-house training – at your workplace

This brochure gives details of the public training courses we offer. We can provide most of these in-house at your premises or a venue to suit you, to meet the training needs of your organisation. Providing a course in-house can be more cost-effective, saving on time, travel and accommodation. We provide the expert tutor and all the training materials.

For more details, see www.cpag.org.uk/scotland/training or contact **Lorraine Murphy** on **0141 552 3303**, lmurphy@cpagscotland.org.uk

CPAG (UK)

For training courses available in London, see page 41.

What's new – welfare reform

The benefit system is changing in 2013 with the introduction of universal credit and personal independence payment. To help you get ready for the new system, we have developed two stages of training.

- **Stage 1** training is available in the first half of 2012 and is intended to help you and your organisation get ready for the changes ahead. You can book on a half-day course on *Universal credit* (p29) and a half day on *Personal independence payment* (p27). These courses give an overview of the new benefits, drawing on official briefings to explain how the new system is expected to work. For frontline workers and policy makers who do not work specifically in welfare rights but want an overview of welfare reform, you can book on our basic level, half-day *Welfare reform – what you need to know* (p36).
- **Stage 2** training will be available from later in 2012 or early 2013 and is intended to provide you with the skills and knowledge you need to fully advise clients on their eligibility and entitlement to benefit under the new system. These courses will be developed once the regulations are in place with full details of the new system. As well as a range of courses on universal credit and personal independence payment, look out for new courses on council tax support and the replacement for the social fund both of which are devolved to Scotland.

Check our website www.cpag.org.uk/scotland for full details of Stage 2 training from later in 2012.

STAGE 1 Getting ready

Universal credit (p29)
Personal independence payment (p27)
Welfare reform – what you need to know (p36)

STAGE 2 Updating skills and knowledge

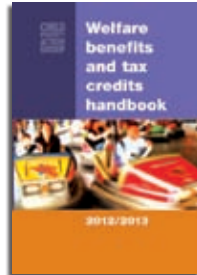
New courses on the way!
Check the website www.cpag.org.uk/scotland

Introduction to welfare rights

Code GDWR0112 **Date** 14 – 18 May 2012, Glasgow
Code GDWR0212 **Date** 8 – 12 October 2012, Glasgow

This five-day course gives you a thorough introduction to means-tested benefits and tax credits. It is essential for anyone starting off as a welfare rights adviser and those who need an understanding of the benefits system. The emphasis is on looking at issues affecting entitlement and practising benefit calculations through case studies and using the ***Welfare Benefits and Tax Credits Handbook***

A complimentary copy of CPAG's *Welfare Benefits and Tax Credits Handbook* and a certificate is awarded to those completing all five days of the course.



The course covers:

Day one **Benefits overview**

This day gives you an overview of the benefits and tax credits system, and gives practice in problem solving using the *Welfare Benefits and Tax Credits Handbook*. It includes a description of means-tested, non-means-tested benefits and tax credits, explains how benefits work together and outlines how claims are made.

Day two **Working age benefits – eligibility**

This day looks at who is eligible for the working age benefits: income support (IS), jobseeker's allowance (JSA) and employment and support allowance (ESA). Through case studies, exercises and presentation, there is plenty of opportunity to explore the eligibility rules in detail. It gives an outline of the claims process for benefits including the ESA medical assessment.

Day three **Working age benefits – amounts**

This day gives you the skills you need to be able to work out how much IS, income-based JSA or income-related ESA someone is entitled to. You will learn about the allowances, premiums and components that make up these benefits, and how income and capital affect entitlement. Much of the learning is through practical examples and case studies.

Introductory

5 day course

**'EXCELLENT,
INTERACTIVE,
INFORMATIVE'**

**"THE BEST
OVERALL BASIC
TRAINING"**

**"FULL
EXPLANATIONS
OF THE BENEFITS
WERE EXCELLENT,
CLEAR AND
COMPREHENSIVE"**

Day four

Housing benefit and council tax benefit

Getting the housing benefit (HB) you are due can make the difference between keeping and losing your home, and council tax can be a major expense for those on low incomes. This day looks in detail at who is eligible, the allowances, premiums and components that make up benefit and explains how the means test works. There are practical examples of how to calculate entitlement. It explains why benefit is sometimes reduced and how you can claim discretionary housing payments.

Day five

Tax credits

This day looks in detail at who is eligible for tax credits, how to claim and how decisions are made. It will help you check payments and gives you a basic guide to calculating tax credits.

We give priority to those booking all five days. But you can book single days if there are places available four weeks before the course.

This course does not deal with non-means-tested benefits except to give an understanding of the structure of the system. We recommend the companion introductory courses *AA/DLA – an introduction* and *ESA – an introduction* (see pages 11 and 12)

Level	Introductory
Tutor	Moirá Escreet, Jane Smith, David Kelly, Mark Willis
Time	10am – 4pm
SNS	1.10, 3.1, 3.2, 4.1, 4.2, 4.3, and 4.13
CPD	25 hours

AA/DLA – an introduction

Code GDAD0112 **Date** 30 November 2012, Glasgow

Disability living allowance (DLA) and attendance allowance (AA) are vitally important benefits for many disabled people. This introductory course is aimed at advisers with little or no experience of these benefits who want to understand the main rules and learn how to deal with problems and queries.

The course covers:

- Who is entitled to AA and DLA
- How to claim AA and DLA
- AA and DLA decisions

This course complements ESA - *an introduction* on 29 November 2012 (page 12). You can book them together as a two-day course.

Level Introductory **Tutor** Alison Gillies
Time 10am – 4pm **SNS** 4.8
CPD 5 hours

Introductory

1 day course

*“ENJOYED
COURSE, FOUND
IT ALL VERY
RELEVANT AND
INTERESTING”*

AA/DLA – effective claiming

Code GDEC0112 **Date** 4 October 2012, Glasgow

Whether someone succeeds in getting attendance allowance (AA) or disability living allowance (DLA) often depends on how well the lengthy claim form is completed. This course aims to help you cope with the challenges of completing AA/ DLA claim forms effectively and increase your clients' chances of success.

The course covers:

- Helping clients talk about their illness or disability
- Tips and guidance in completing the different sections of the forms
- How to avoid making common mistakes
- Advice on information that can support a claim
- Practice completing a claim form

A basic knowledge of AA/ DLA entitlement rules is assumed.

Level Introductory **Tutor** Giles Charter
Time 10am – 4pm **SNS** 3.3 and 4.8
CPD 5 hours

Introductory

1 day course

*“VERY
IMPRESSED...
PUT OVER IN
AN ACCESSIBLE
MANNER”*

ESA – an introduction

Code GDEI0112 **Date** 29 November 2012, Glasgow

Introductory

1 day course

**"HAS VASTLY
INCREASED
KNOWLEDGE
AND
UNDERSTANDING
OF ESA"**

Employment and support allowance (ESA) is for ill or disabled people who are unable to work. Assuming little or no previous experience of ESA, this course provides an introduction to the structure of ESA and the medical assessments.

The course covers:

- Who is entitled to ESA
- How the work capability assessment works
- An introduction to work-related activity
- An introduction to challenging decisions

This course complements *AA/DLA - an introduction* on 30 November 2012 (page 11). These courses can be booked together as a two-day course. For more experienced advisers, see *ESA – transfers and appeals* (page 17).

Level Introductory **Tutor** Jon Shaw **Time** 10am – 4pm
SNS 4.9 **CPD** 5 hours

Housing benefit and rent arrears

Code GDRA0112 **Date** 7 February 2013, Glasgow

Introductory

1 day course

Often rent arrears arise because housing benefit is wrongly refused or is underpaid. This course gives practical advice aimed at housing workers, in-court advisers and others who want to maximise housing benefit and minimise rent arrears. It looks at areas where entitlement is often missed or wrongly calculated. It enables participants to spot potential problems and signpost on for further advice.

It includes:

- Difficulties claiming and providing evidence
- Backdating benefit
- Non-dependants
- Arrears caused by delays in moving in, and two homes
- Overpayment recovery
- The discretionary housing payment scheme
- Welfare reform benefit cuts

No previous knowledge of housing benefit is assumed. For more experienced advisers, some of the same areas are covered in more detail on the *Housing benefit problem areas* course (see page 18).

Level Introductory **Tutor** David Kelly **Time** 10am – 4pm
SNS 2.3 and 4.29 **CPD** 5 hours

Income maximisation for older people

Code GDPN0112 **Date** 1 November 2012, Glasgow

Older people commonly do not claim all they are entitled to. This course gives you an introduction to pension credit, the key means-tested benefit, and aims to help you with effective benefit checks to maximise income.

The course includes:

- Who is eligible for pension credit
- How to work out pension credit entitlement
- Claiming and getting paid
- Benefit checks for older people and ways to maximise income

Level Introductory **Tutor** Mark Willis **Time** 10am – 4pm
SNS 4.1 **CPD** 5 hours

Introductory

1 day course

Kinship care, looked-after children and care leavers

Code GDLA0112 **Date** 31 August 2012, Glasgow

This course considers benefit and tax credit implications where there is social work involvement with a child and their family. It covers kinship care, children looked after by the local authority away from home or away from birth parents eg, in a residential unit or with foster carers. It also covers the special rules affecting care leavers.

The course covers:

- Benefit and tax credit rules for kinship carers
- What happens to family benefits when a child is looked after by the local authority away from their birth parents
- How to help families avoid overpayments and underpayments
- Special benefit rules for young people leaving local authority care

This course will be helpful to advisers and others such as social workers who are supporting children, families and young people in these situations.

Level Introductory **Tutor** Alison Gillies
Time 10am – 4pm **SNS** 4.6 and 4.16
CPD 5 hours

CPAG publication *Children's Handbook Scotland*
A benefits guide for children living away from their parents.



Introductory

1 day course

Training for trainers

Code GDTT0112 **Date** 18-19 September 2012, Glasgow

Introductory

2 day course

*"VERY HELPFUL
- WORKED AS A
KICK-START TO
CONFIDENCE AND
IMAGINATION"*

This two-day course aims to increase the skills and confidence of those new to training and to allow more experienced trainers to re-examine their style and methods.

The course looks at:

- How adults learn
- How to design and plan a course
- Methods and techniques that make training interesting, varied and enjoyable
- Dealing with difficult situations and people
- How to run a training session

Level Introductory **Tutor** Ellenor Currie

Time 10am – 4pm **CPD** 10 hours

AA/DLA – challenging decisions

Code GDAA0112 **Date** 7 December 2012, Glasgow

This one-day course is aimed at advisers challenging attendance allowance (AA) and disability living allowance (DLA) decisions. Participants will have an opportunity to use the legislation, caselaw and other useful resources. A working knowledge of attendance allowance and disability living allowance is assumed.

The course looks at:

- Grounds for revising or superseding decisions
- Tackling unfavourable decisions
- Preparing arguments and discussing tactics for appeals

Level Standard **Tutor** Alison Gillies
Time 10am – 4pm **SNS** 4.8
CPD 5 hours

Standard

1 day course

Benefits for people from abroad

Code GDPA0112 **Date** 8 – 9 November 2012, Glasgow

This two-day course aims to equip participants to advise claimants from abroad, both non-European nationals who may be subject to immigration control and European nationals. Using a step-by-step approach and practical examples, it helps advisers understand which immigration and residence tests apply to benefits and tax credits and how these tests can be satisfied.

The two-day course covers:

- Who is a 'person subject to immigration control' and how this affects entitlement to benefits and tax credits
- The effect on benefits and tax credits of a change in immigration status
- The entitlements of 'mixed households'
- The residence requirements for benefits and tax credits
- Which factors are relevant in establishing habitual residence
- How the right to reside test is applied taking account of recent caselaw developments

Level Standard **Tutor** Rebecca Walker
Time 10am – 4pm **SNS** 4.18
CPD 10 hours

Standard

2 day course

*"REALLY LIKED
THIS TRAINING ...
FEEL MUCH MORE
CONFIDENT"*

Benefits for young people

Code GDYP0112 **Date** 20 September 2012, Glasgow

Standard

1 day course

*'HIGH QUALITY
TRAINING AS
USUAL'*

At 16 young people can claim benefit in their own right and may need advice on how education and employment choices affect benefit entitlement. There may be a choice and better-off considerations between a young person and a parent claiming.

This course covers:

- When a young person or parent can claim benefit in or out of education, training or work
- Benefits for young people with a disability or health condition
- Factors to consider in choosing between a young person or parent claim

Level	Standard	Tutor	Henri Krishna
Time	10am – 4pm	SNS	4.6
CPD	5 hours		

DLA for children

Code GDDL0112 **Date** 7 March 2013, Glasgow

Standard

1 day course

*"EXCELLENT ...
AND COURSE
MATERIALS VERY
USEFUL"*

Disability living allowance (DLA) is the main way of meeting the additional needs of many children yet it is under claimed and hard to understand. This course looks at the DLA rules as they apply to children and considers how to fill in the form to avoid pitfalls and get the best outcome from the outset.

The course covers:

- What extra care needs must a child have to qualify for DLA
- The main caselaw on DLA for children
- Basic milestones in childhood development
- The impact of stays in residential schools, care homes and hospitals
- How DLA for a child can increase benefits for the family

Level	Standard	Tutor	Jon Shaw
Time	10am – 4pm	SNS	4.8
CPD	5 hours		

ESA - transfers and appeals

Code GDET0112	Date 2 May 2012, Glasgow
Code GDET0212	Date 21 November 2012, Edinburgh

Employment and support allowance (ESA) is the subject of considerable change. This course looks at the rules on 'migration' of claims for incapacity benefits to claims for ESA, the effect of other welfare reforms and – more widely- at appeal issues and tactics, including the developing body of caselaw. Among the subjects considered are:

- Rules and procedure on the 'migration' of claims for incapacity benefits to ESA
- Other welfare reforms
- Entitlement to ESA while appealing, including in 'migration' cases
- Important work capability assessment caselaw, appeal tactics and related issues

This course is aimed at advisers with a working knowledge of ESA, including of challenging decisions and representing at appeal tribunals.

Level Standard	Tutor Simon Osborne
Time 10am – 4pm	SNS 4.9 CPD 5 hours

Help with mortgage and other payments

Code GDHC0112	Date 4 September 2012, Glasgow
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Some benefits can include payments for mortgages, loans for repairs and improvements and other housing costs such as service charges. This course looks at the housing costs rules in detail with an emphasis on maximising payments. It also considers when shortfalls can happen and ideas for minimising these.

The course includes:

- When housing costs can be met
- Types of housing costs that are covered
- How payments are calculated
- Restrictions on payment
- Waiting periods for payment
- Linking rules for breaks in claim and waiting periods

A working knowledge of means-tested benefits is assumed.

Level Standard	Tutor Henri Krishna
Time 10am – 4pm	SNS 4.1 CPD 5 hours

Standard

1 day course

*"VERY GOOD
AND
INFORMATIVE
COURSE"*

Standard

1 day course

Housing benefit overpayments

Code GDHO0112 **Date** 24 January 2013, Glasgow

Standard

1 day course

This one-day course is an introduction to housing benefit overpayments and their recovery. The rules on when an overpayment can be recovered and from whom are very different from other benefits and the scope for challenge narrower.

The course covers:

- Causes of overpayments
- Decision-making issues
- Rules that may prevent recovery
- Official error and causation
- From whom overpayments can be recovered
- Methods of recovery
- Offsetting overpayments by underlying entitlement

Level Standard **Tutor** David Kelly
Time 10am – 4pm **SNS** 3.5
CPD 5 hours

Housing benefit problem areas

Code GDHB0112 **Date** 11 September 2012, Glasgow

Standard

1 day course

This course looks at housing benefit problems that tenants commonly face, suggesting practical solutions to problems that will be familiar to many advisers.

The course includes:

- The claims process, information and evidence
- Issues related to absence, moving home and having two homes
- Non-dependant deduction issues
- Overpayments
- Problems with the administration of housing benefit
- Welfare reform benefit cuts

It is aimed at people with a working knowledge of housing benefit. Those with little or no experience but who come across these issues in their jobs such as housing staff and support workers should book on *Housing benefit and rent arrears* (see page 12).

Level Standard **Tutor** David Kelly
Time 10am – 4pm **SNS** 4.2
CPD 5 hours

Income maximisation for families

Code GDBE0112 **Date** 27 March 2013, Glasgow

This half-day course looks at benefit issues for people starting a family and families with young children, both in and out of work.

Standard

1/2 day course

It covers:

- Financial help available around pregnancy, birth or adoption, including maternity and paternity pay, child benefit, tax credits and universal credit
- Tactics for maximising income as family circumstances change
- Help with childcare costs
- Better-off calculations when considering a return to work or change in hours

Level Standard **Tutor** Will Hadwen
Time 1pm – 4pm **SNS** 4.14
CPD 3 hours

In-work benefits for lone parents and disabled people

Code GDDP0112 **Date** 6 November 2012, Glasgow

People considering starting work need clear advice on the possible effect on benefit and tax credit entitlement. This course considers entitlement in both part-time and full-time work for lone parents and those with a disability.

Standard

1 day course

It includes:

- How benefits and tax credits are affected by starting work
- Better-off issues between working part time and full time
- Help with childcare and costs such as school meals and health costs
- Benefit run-ons at the start of a job
- Part-time 'permitted work' for those on certain benefits
- Temporary work and how linking rules help with reclaiming benefit

This course is aimed at advisers with a basic knowledge of the benefit and tax credit system.

Level Standard **Tutor** Henri Krishna
Time 10am – 4pm **SNS** 4.5
CPD 5 hours

"ENJOYED THE COURSE"

*"EXPLAINED VERY EFFECTIVELY/
CLEARLY"*

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Jobseeker's allowance – jobseeking conditions

Code GDJS0112 **Date** 22 June 2012, Glasgow

Standard

1 day course

"REALLY ENJOYED COURSE, INFORMATIVE, LEARNT A LOT"

"WOULD DEFINITELY RECOMMEND"

Many people, particularly lone parents and people with health conditions, must now rely on jobseeker's allowance (JSA) but need to restrict their availability for work. This course outlines JSA entitlement including jobseeking conditions and considers what flexibility there is for different groups.

The course includes:

- Basic rules of entitlement
- Rights of those who are disabled or carers
- Changes for lone parents – when they must be available for work
- Sanctions and hardship payments
- Interviews and the link with the Work Programme
- Future changes

Level Standard **Tutor** Jon Shaw
Time 10am – 4pm **SNS** 4.13
CPD 5 hours

Mental health and benefits

Code GDMH0112 **Date** 24 May 2012, Glasgow

Standard

1 day course

"I REALLY ENJOYED THE COURSE AND VALUED THE INPUT FROM BOTH TRAINERS"

This course is jointly led by Paula John, a mental health officer and social worker with extensive experience in mental health, and Alison Gillies, welfare rights worker with CPAG. It provides a practical and tactical look at working with people with mental health diagnoses to help secure entitlement to disability living allowance and employment and support allowance, and to help avoid some of the pitfalls of the benefit system.

The course includes:

- Common diagnoses, symptoms, medication and side-effects
- Barriers to people getting the right entitlement
- Considerations when working in a mental health context
- DLA in a mental health context
- Medical tests for employment and support allowance
- Tactics for dealing with other benefit and tax credit issues

A working knowledge of the benefits system is assumed.

Level Standard **Tutor** Alison Gillies and Paula John
Time 10am – 4pm **SNS** 4.8 and 4.9
CPD 5 hours

Overpayments of DWP benefits

Code GDRB0112 **Date** 10 May 2012, Glasgow

This course aims to provide an understanding of DWP overpayment decision making, and an ability to apply that understanding to help clients challenge recovery action. It includes practical case studies, discussion and some consideration of relevant case law.

Topics covered include:

- Burden of proof
- Causes of overpayments
- Misrepresentation and failure to disclose
- Defects in the decision-making process
- Offset and duplication of payments
- Recovery action and discretion

Level Standard **Tutor** Steven Craig
Time 10am – 4pm **SNS** 3.5
CPD 5 hours

Standard

1 day course

Representing at the First-tier Tribunal

Code GDAT0112 **Date** 7 – 8 June 2012, Glasgow
Code GDAT0212 **Date** 15 – 16 November 2012, Glasgow

This popular two-day course gives a basic grounding in representing clients at the First-tier Tribunal. Through mock tribunals, participants gain experience in a safe environment where there is nothing to lose.

The course includes:

- Making an appeal
- Tribunal procedure
- Case preparation – getting evidence and applying the law
- The role of the chair
- Rules of evidence
- Basic advocacy and presentational skills

This course is aimed at advisers with a working knowledge of benefits and little or no experience of representing at tribunals.

Level Standard
Tutor Simon Osborne, Judith Paterson, Steven Craig
Time 10am – 4pm **SNS** 3.1 and 3.4 **CPD** 10 hours

Standard

2 day course

"MOCK TRIBUNALS GAVE A REAL FLAVOUR OF WHAT TO EXPECT"

"INSPIRES CONFIDENCE IN ACTUALLY DOING AN APPEAL"

Tax credits – appeals, overpayments and complaints

Code GDTO0112 **Date** 5 September 2012, Glasgow
Code GDTO0212 **Date** 13 September 2012, Inverness

Standard

1 day course

*“THE COMPLEX
ISSUES OF
TAX CREDITS
COVERED VERY
FULLY AND IN
AN INTERESTING
WAY”*

This course aims to help advisers understand how overpayments can arise and how to challenge decisions. It is suitable for experienced advisers as well as those with little experience of tax credits.

The course looks at:

- The law on decisions, revisions and appeals
- Changes from April 2012
- Recovery of overpayments
- Challenging overpayments
- How to appeal
- Making a complaint

Level Standard **Tutor** Mark Willis
Time 10am – 4pm **SNS** 3.5 and 4.3
CPD 5 hours

Using evidence effectively

Code GDUE0112 **Date** 14 March 2013, Glasgow

Standard

1/2 day course

Many appeals are won because more and better evidence is produced. To do this effectively, advisers need to know how to get the best evidence and how to analyse the claimant's and the decision maker's evidence. This practical course aims to familiarise participants with getting and using evidence.

It includes:

- What we mean by evidence
- How to get it
- How to use it
- Evidence at tribunals – the rules
- Interpreting and weighing evidence

Level Standard **Tutor** Jane Smith
Time 1pm – 4pm **SNS** 3.4
CPD 3 hours

Using legislation and caselaw

Code GDYF0112 **Date** 28 February 2013, Glasgow

Advisers regularly deal with complex areas of social security and tax credits law. This one-day course explores some of the legal skills required by lay advisers, gives information on different aspects of the legal system, and aims to provide participants with:

Standard

1 day course

- Some legal research skills – finding the law and legal precedents
- Using legislation – Acts, regulations and caselaw
- Using the annotated guides – Social Security Legislation (Sweet and Maxwell)
- Interpreting legislation
- Information on using the internet for legal research

Level Standard **Tutor** Giles Charter

Time 10am – 4pm **SNS** 1.4

CPD 5 hours

Appeals to the Upper Tribunal

Code GDUT0112 **Date** 6 September 2012, Glasgow

Experienced

1 day course

"FEEL MUCH MORE CONFIDENT NOW, PARTICULARLY ABOUT IDENTIFYING ERRORS IN LAW"

This course is essential for any experienced adviser who wants to challenge decisions of the First-tier Tribunal effectively, or for anyone who needs an update on the procedures of the Upper Tribunal (Administrative Appeals Chamber). Some experience of representing at the First-tier Tribunal is highly recommended.

The course includes:

- When an appeal can be made to the Upper Tribunal
- Exploring other routes of dispute
- How to look for errors of law in the First-tier Tribunal decision
- Format of an application or appeal to the Upper Tribunal
- Procedures from First-tier to Upper Tribunal
- Preparing submissions to the Upper Tribunal
- Hearings before the Upper Tribunal

Level Experienced **Tutor** Steven Craig

Time 10am – 4pm **SNS** 3.4

CPD 5 hours

Benefits and tax credits law update

Code GDBU0112 **Date** 25 October 2012, Glasgow

Code GDBU0212 **Date** 21 March 2013, Glasgow

Experienced

1 day course

Social security law and tax credit law can change from day to day and advisers need to keep abreast of developments to advise their clients correctly. Arranged under topic headings and concentrating on caselaw, this essential one-day course looks at the most important changes in benefit and tax credits law from the previous six months and considers:

- Decisions of the High Court, Court of Appeal, Court of Session and Supreme Court, as well as the European Court of Justice and European Court of Human Rights
- Selected decisions of the Upper Tribunal
- Significant changes to Acts and regulations

Level Experienced **Tutor** Simon Osborne

Time 10am – 4pm

CPD 5 hours

DLA – caselaw and tactics

Code GDLW0112 **Date** 23 August 2012, Glasgow

This half-day course is aimed at experienced tribunal representatives. It provides an overview of the recent caselaw and other developments in DLA appeals, and considers the implications for tactics at tribunals. Among the subjects considered are:

- Caselaw – key recent decisions and test cases
- Medical evidence – its importance, use at tribunal and how it is weighed
- Presenting at the tribunal – current trends and the expectations placed on representatives and appellants

This course will include the opportunity for representatives to share experiences and ideas.

Level Experienced **Tutor** Simon Osborne
Time 1pm – 4pm **SNS** 4.8 **CPD** 3 hours

Personal independence payment (Stage 1 training)

Code GDPP0112 **Date** 26 April 2012, Edinburgh
Code GDPP0212 **Date** 28 May 2012, Glasgow
Code GDPP0312 **Date** 30 May 2012, Inverness

In 2013 it is planned that personal independence payment (PIP) will be introduced to replace disability living allowance for people aged 16 to 64. This course gives information about the similarities and differences, including an update on the latest draft of the regulations to be used to assess entitlement.

The course covers:

- Who will be affected by the introduction of PIP
- The basic entitlement conditions
- The latest plans for the new assessment for PIP
- An outline of the next stages in developing the new benefit

This Stage 1 training is intended as an overview to help you and your organisation get ready for the changes ahead. Stage 2 training will be available when final regulations are in place to equip you with the knowledge you need to fully advise clients (see p8).

Level Experienced **Tutor** Alison Gillies, Jon Shaw
Time 1pm – 4pm **SNS** 4.8 **CPD** 3 hours

Experienced

1/2 day course

“EXCELLENT COURSE, AMONG THE BEST AND MOST USEFUL I HAVE ATTENDED”

Experienced

1/2 day course

Tax credits – an update

Code GDTC0112 **Date** 25 April 2012, Glasgow

Experienced

1/2 day course

This course is aimed at advisers who are experienced in dealing with tax credit claims and disputes. It provides an overview of the main rule changes and recent caselaw. It also looks at ways to make the system work for your clients. The course includes an opportunity for advisers to share experience and ideas. Among the subjects considered are:

- Changes from April 2012
- Decisions of the Upper Tribunal affecting tax credits
- Guidance on recovery of overpayments
- Timing of claims, notifications and backdating
- Tax credits and interaction with other benefits

Level Experienced **Tutor** Mark Willis
Time 1pm – 4pm **SNS** 4.3
CPD 3 hours

Tribunal representation – practice and tactics

Code GDTP0112 **Date** 6 December 2012, Glasgow

Experienced

1/2 day course

With appeal work continuing to dominate advice agency case loads, tribunal reps may need support to maximise their efficiency and effectiveness. This practical half-day course aims to offer insights into effective approaches to tribunal representation, through discussion and sharing of skills and experience. Among the issues considered are:

- What can representation achieve
- Preparation – the papers, your client, further evidence
- Writing submissions – structure and content, different approaches
- Questioning of the appellant and witnesses
- Making best use of time at the hearing
- Tackling unfavourable evidence

This course is aimed at those with experience of representing at the First-tier Tribunal who wish to develop and improve their skills and confidence. Those with little or no experience should book instead on *Representing at the First-tier Tribunal* (see page 23).

Level Experienced **Tutor** Steven Craig
Time 1pm – 4pm **SNS** 3.1 and 3.4 **CPD** 3 hours

**“THE MOST
RELEVANT
TRAINING I HAVE
HAD”**

Universal credit (Stage 1 training)

Code GDUC0112	Date 24 April 2012, Edinburgh
Code GDUC0212	Date 16 May 2012, Inverness
Code GDUC0312	Date 31 May 2012, Glasgow

The introduction of universal credit from October 2013 will fundamentally change the current system of benefits and tax credits. This half-day course examines how the new benefit is planned to work and the likely effect on different groups of claimants.

Experienced

1/2 day course

Topics covered include:

- Who will be able to claim universal credit
- The latest plans for the introduction of universal credit
- Which benefits it will replace
- An overview of the basic calculation
- Conditionality and sanctions
- How it is expected to be administered

This Stage 1 training is intended as an overview to help you and your organisation get ready for the changes ahead. Stage 2 training will be available when regulations are in place to equip you with the knowledge you need to fully advise your clients (see p8).

Level Experienced **Tutor** Henri Krishna, Mark Willis
Time 1pm – 4pm **SNS** 4.1 **CPD** 3 hours

Benefits for disabled students

Code GDDS0112 **Date** 5 March 2013, Glasgow

Benefits for
Students Courses

Standard

1/2 day course

This half-day course looks at the benefits that a student with a disability or long-term illness can claim. It looks, in particular, at the rules affecting full-time students.

This course explains:

- Rules for students claiming disability living allowance and employment and support allowance
- Rules for disabled students claiming housing benefit
- Working tax credits for disabled students
- Benefits when students take time out due to ill health

Level Standard **Tutor** Angela Toal
Time 1pm – 4pm **SNS** 4.17 **CPD** 3 hours

Introduction to benefits for student advisers

Code GDBI0112 **Date** 9 May 2012, Glasgow
Code GDBI0212 **Date** 13 November 2012, Glasgow

Benefits for
Students Courses

Introductory

1 day course

This one-day course equips advisers and front-line workers who are new to benefits with a basic knowledge of social security benefits and tax credits and explains the different benefits that further and higher education students can claim.

The course aims to give participants:

- Knowledge of the benefits and tax credits systems
- Awareness of benefits available in different circumstances
- Definitions of full-time study and part-time study for benefits
- Outline of the groups of students eligible for benefits and tax credits

Level Introductory **Tutor** Angela Toal
Time 10am – 4pm **SNS** 4.17 **CPD** 5 hours

*“COURSE
CONTENT
AND DELIVERY
EXCELLENT
AND VERY
INFORMATIVE”*

Students and benefits – eligibility

Code GDSE0112 **Date** 5 February 2013, Glasgow

Many advisers work with students in both further and higher education. This one-day course explains the different benefits that further and higher education students can claim. The course covers:

- Definitions of full-time study and part-time study for benefits
- Eligibility for means-tested benefits
- Eligibility for other benefits and tax credits
- Overview of how student funding affects benefits and tax credits

This one-day course is for advisers who already have a basic knowledge of benefits and tax credits and want to know how the rules apply to students. It also provides more detail and a useful update for those who have previously attended the one-day *Introduction to benefits for student advisers* (p30).

Level Standard **Tutor** Angela Toal
Time 10am – 4pm **SNS** 4.17 **CPD** 5 hours

Students and benefits – an update

Code GDSU0112 **Date** 29 May 2012, Glasgow
Code GDSU0212 **Date** 26 June 2012, Inverness
Code GDSU0312 **Date** 27 November 2012, Edinburgh

Make sure you know what benefit changes are in the pipeline and likely to affect students. Welfare reform is changing the face of our benefits system with many changes made over the past year, and many more to come. This half-day course focuses on recent developments and forthcoming changes in benefits and tax credits aimed specifically at students, and also looks at the impact more general changes might have on students.

The course includes:

- Housing benefit changes and reductions
- Universal credit – replacing the main welfare benefits from 2013
- Changes in student support – effect on benefits and tax credits
- Other changes in legislation and guidance

The course is aimed at advisers with a good working knowledge of the benefits and tax credits systems as they apply to students.

Level Experienced **Tutor** Angela Toal
Time 1pm – 4pm **SNS** 4.17
CPD 3 hours

CPAG publication

Benefits for Students in Scotland Handbook

Online at <http://scottishhandbooks.cpag.org.uk>



Benefits for
Students Courses

Standard

1 day course

Benefits for
Students Courses

Experienced

1/2 day course

“LOVE CPAG
COURSES, VERY
INFORMATIVE”

Benefits for disabled children and their families

Code GDBT0112 **Date** 22 August 2012, Glasgow

Basic

1/2 day course

This half-day course offers practical advice on checking that a family is getting all they should and on how you can help make claims effectively. It aims to help you recognise important issues, and equip you to advise directly or refer for specialist advice.

This course covers:

- An overview of the benefit system with an emphasis on families
- Who should apply for disability living allowance and how to help
- Extra tax credits and benefits that are often overlooked

The course is aimed at anyone working with children and families. No previous knowledge of benefits and tax credits is required.

Level Basic **Tutor** Jon Shaw
Time 1pm – 4pm **CPD** 3 hours

Book this course at the **special price of £25 per person** or book it as an **in-house course for £150 in total** for up to 20 people for organisations in Scotland.

Benefits for disabled children from age 16

Code GDDY0112 **Date** 5 December 2012, Glasgow

This new basic level course focuses on the transition to adult benefits from age 16 for young people with disabilities or health problems who still live at home. It looks at when young people can choose between remaining on their parents' benefit claims as children and claiming employment and support allowance (ESA) in their own right as adults.

The course covers:

- An introduction to ESA entitlement for young people in education
- The differences between being a child and an adult in the benefits system
- How a family's benefits might be affected when a young person turns 16
- Changes to DLA from age 16

The course is aimed at anyone working with disabled young people aged 16-19. It assumes no previous knowledge of the benefits system.

Level Basic **Tutor** Jon Shaw **Time** 1pm - 4pm
CPD 3 hours

Book this course at the **special price of £25** per person or book it as an **in-house course for £150 in total** for up to 20 people for organisations in Scotland.

Benefits for non-benefit advisers

Code GDNB0112 **Date** 29 – 30 August 2012, Glasgow

This two-day course is aimed at professionals who work with low-income clients. It is for those who will not be advising on benefits themselves (eg, social workers, supported housing workers, day centre staff) but want to support clients to maximise their income and signpost at the right time for more advice.

It covers:

- Benefits available to different client groups
- Structure of the benefit and tax credit system
- Basic benefit checks
- How to claim and who to contact
- Dealing with problems
- Signposting for more help

Level Basic **Tutor** Moira Escreet
Time 10am – 4pm **CPD** 10 hours

Basic

1/2 day course

Basic

2 day course

"EXCELLENT OVERVIEW OF BENEFITS"

"WISH I HAD ACCESSED COURSE YEARS AGO! WILL REALLY HELP DAILY ASPECTS OF WORK"

Childcare and tax credits

Code GDCC0112 **Date** 27 February 2013, Glasgow

Basic

1/2 day course

This half-day course is for people working in childcare and early years, who want to maximise incomes for working families and help them to avoid tax credit overpayments. No prior knowledge of tax credits is required.

It will help you to:

- Identify who can claim tax credits
- Understand how tax credits can help with childcare costs
- Understand some of the pitfalls and how to avoid them

Level Basic **Tutor** Mark Willis

Time 1pm – 4pm **CPD** 3 hours

Book this course at the **special price of £25 per person** or book it as an **in-house course for £150 in total** for up to 20 people for organisations in Scotland.

European nationals – benefit essentials

Code GDEN0112 **Date** 20 June 2012, Glasgow

Basic

1/2 day course

There are special benefit and tax credit rules for people coming to the UK from Europe. Not everyone can claim, but often people who lose their jobs or cannot work are wrongly refused benefit. This half-day course aims to give a basic awareness and overview of the benefit rights of European nationals, and to help frontline staff signpost for advice more effectively.

The course includes:

- An overview of the special benefit rules for European nationals (right to reside and habitual residence test)
- An outline of the main circumstances when a European national can claim benefit
- Rights of family members
- Effective signposting

This course is aimed at those with little or no previous benefits knowledge. More experienced advisers should book on *Benefits for people from abroad* (page 15).

Level Basic **Tutor** Henri Krishna

Time 1pm – 4pm **CPD** 3 hours

Book this course at the **special price of £25 per person** or book it as an **in-house course for £150 in total** for up to 20 people for organisations in Scotland.

Tax credits – the essentials

Code GDTE0112 **Date** 31 January 2013, Glasgow

Basic

1/2 day course

Tax credits can provide valuable extra income for families but sometimes people get into difficulties with their claim. This half-day course is for frontline workers who work with families on low incomes and people moving into work. It aims to equip you to help your clients get the most from tax credits and avoid some of the common pitfalls. It is aimed at people with little or no previous knowledge of tax credits, but may also be a useful refresher for people not working with tax credits day to day

This course will help you:

- Identify extra tax credit entitlement
- Understand how to claim tax credits and what decisions are made
- Understand some of the common pitfalls and how to avoid them
- 'Sign-post' effectively so that clients can get more tax credits help

Level Basic **Tutor** Mark Willis

Time 1pm – 4pm **CPD** 3 hours

Book this course at the **special price of £25 per person**. Or book **an in-house course for £150** in total for up to 20 people for organisations in Scotland

Welfare reform – what you need to know

Code GDWW0112 **Date** 1 May 2012, Glasgow

Code GDWW0212 **Date** 31 October 2012, Edinburgh

Basic

1/2 day course

The benefit system is changing radically with major consequences for claimants and the services that support them. This course gives you an opportunity to get the latest information on welfare reform and discuss how changes may impact on your clients and on your service. It aims to give a basic outline of the key changes being introduced in the coming years.

The course includes:

- An overview of the new universal credit for working age people
- An overview of the new personal independence payment for disabled people
- An update on proposals to devolve council tax and social fund support to Scotland
- A round up of other forthcoming changes

This course is aimed at those with little or no previous benefit knowledge. It is intended to support organisations getting ready for change and to give an outline of reforms to frontline workers. For details of other courses to help you plan your welfare reform training, see p8.

Level Basic **Tutor** Judith Paterson, Angela Toal
Time 1pm – 4pm **CPD** 3 hours

In-house courses

Most of the training courses in this brochure can be booked as in-house courses on a date and at a venue to suit you. As well as the courses in this brochure, we also offer as in-house courses:

Benefits overview

This one-day, in-house course is an overview of the benefits and tax credits system for advisers new to welfare benefits and those who need to be able to give basic benefits advice or make benefit referrals

Benefit support on bereavement

For advisers and others supporting families dealing with bereavement, this one-day course provides a detailed look at the bereavement benefits that can be claimed, at inheriting state pensions and at funeral payments.

Benefits for kinship carers

This half-day course provides an in-depth look at issues affecting kinship carers, including what benefits and tax credits they can claim. It is ideal for anyone who is advising or supporting kinship carers.

Students and benefits – the basics

This two-hour, in-house course is an overview of benefits and tax credits that students can claim, for workers who do not specialise in welfare rights. **Special price of £99** in total for up to 20 people for organisations in Scotland.

For more information, see www.cpag.org.uk/scotland/training or contact **Lorraine Murphy** on **0141 552 3303**, lmurphy@cpagscotland.org.uk

Universal credit: What you need to know

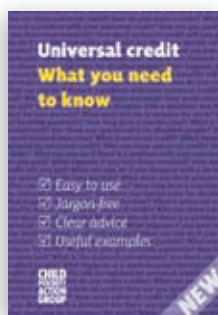
1st edition

New CPAG guide, Spring 2012

Make sure you're up to date on universal credit. Find out the latest on ...

- Who will be able to get universal credit
- How much you might get
- What will you be expected to do for your benefit
- How different groups will be affected by universal credit
- And much more

This new guide explains the latest plans for universal credit in straightforward language. We aim to help you prepare for the sweeping changes ahead by making an informed assessment of how the new system will work. We plan further editions to keep you up to date in the run up to universal credit being introduced. Order your copy now; tel **020 7837 7979** or email: bookorders@cpag.org.uk



CPAG in Scotland Welfare Rights Conference 2012

The annual conference for welfare rights workers and other advisers in Scotland

Friday 15 June 2012, 10am to 4pm

NEW VENUE, Scottish Youth Theatre, 105 Brunswick Street, Glasgow G1 1TF

You can find more details and a booking form at **www.cpag.org.uk/scotland**

Conference exhibition and stall opportunities



*"WORKSHOPS
DIRECTLY
RELEVANT TO MY
WORK"*

*"FANTASTIC DAY,
ESSENTIAL FOR
WELFARE RIGHTS
ADVISERS"*

*"GREAT FOR
NETWORKING"*

Training booking form

Contact name

Position

Organisation

Address

Telephone Fax

Email

Tick if you would like to be added to our training and events ebulletin

I wish to book the following courses

Names of participants	Course(s)	£	Date
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If you would like any of these, please tell us

Large print needed Braille pack needed Other needs *(please call us)*

Wheelchair user Will be bringing a facilitator

Do you have special dietary requirements

I enclose a cheque for £ *made payable to 'Child Poverty Action Group'*

Please invoice my organisation *(give details of who should be invoiced if different from above)*

Please phone us on 0141 552 3303 if you have any disability needs, dietary requirements or any other requests.

Please return booking form to Pauline Chalmers, CPAG in Scotland, Unit 9, Ladywell Business Centre, 94 Duke Street, Glasgow, G4 0UW



Trainers

Giles Charter has been a benefits adviser for nearly 20 years in various settings, including as a local authority welfare rights officer, and has extensive experience of appeals, training, and advice.

Steven Craig has been working in welfare rights since 1987. He has been a welfare rights officer for Queens Cross Housing Association since 1993, and he occasionally works independently to provide training or seminars for other organisations. Steven has been delivering training regularly for CPAG in Scotland since 2001.

Ellenor Currie is a management and training consultant, specialising in organisational development and trainer training. Previously she had a career in education and the voluntary sector.

Moira Escreet has been involved in advice work since 1993, mainly within housing associations. She is currently a welfare rights worker for Hillhead Housing Association 2000.

Alison Gillies is a welfare rights worker at CPAG in Scotland. She is author of CPAG's *Children's Handbook Scotland*. She has worked in welfare rights since 1985.

Will Hadwen is a freelance welfare rights consultant specialising in benefits for children and families. Will has worked with organisations including Gingerbread, Working Families and Citizens Advice.

Paula John is a qualified social worker and mental health officer who has worked in social work for 24 years, the last 14 of which have been in a variety of mental health settings.

David Kelly is a welfare rights officer in a community-based housing association. He previously worked as a welfare rights worker with CPAG and in a local authority.

Henri Krishna is welfare rights worker with CPAG in Scotland's advising black and minority ethnic communities' project. He previously worked as a welfare rights officer at Macmillan Benefits Service in Glasgow and for a number of voluntary sector advice agencies in London.

Simon Osborne is a welfare rights worker in CPAG's Citizens' Rights Office, and was previously a rights worker with Disability Alliance. He is consultant editor and an author of the *Welfare Benefits and Tax Credits Handbook* and contributor to the *Welfare Rights Bulletin*.

Judith Paterson is welfare rights co-ordinator with CPAG in Scotland. She is an author of the *Welfare Benefits and Tax Credits Handbook*, and of the *Disability Rights Handbook* which she previously edited.

Jon Shaw is a welfare rights worker at CPAG in Scotland, working on the disabled children and their families project. He previously worked in welfare rights in Edinburgh, both for the local authority and at The Action Group.

Jane Smith has been a local authority welfare rights officer for over 15 years in various settings and has extensive experience of appeals, training and advice. She currently works for Inverclyde Council.

Angela Toal is a welfare rights worker with CPAG in Scotland, working on the benefits for students project, and is author of CPAG's *Benefits for Students in Scotland Handbook*.

Rebecca Walker is a welfare rights caseworker at Pitsmoor CAB in Sheffield and a freelance trainer and writer. She contributes to the *Welfare Benefits and Tax Credits Handbook* and to the *Disability Rights Handbook* and has worked in welfare rights since 1993.

Mark Willis has worked in welfare rights since 1991 and is currently a welfare rights worker with CPAG in Scotland's tax credits/early years project. He is an author of the *Welfare Benefits and Tax Credits Handbook*.

CPAG training in London

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