

CURRICULUM VITAE

Joanne Moores

B.A. (Hons) Humanities, M.A.

personal
financial
planning



Date and Place of Birth:

23rd February 1973
Manchester, England

Centaur House
Hope Street
Sandbach
Cheshire, CW11 1BA

Education and Professional Qualifications:

1994 – 1995	Access to Higher Education Distinction; A-Level English A
1995 – 1998	BA (Hons) English and American Studies 2:1
1998 – 2001	M.A. Literature and Modernity
2010 – 2011	Certificate in Professional Development (Masters Level) Promoting Financial Inclusion
2013 – 2014	Certificate in Money Advice Practice (Institute of Money Advisers)

Tel: 01270 759 786
DX: 15653 Sandbach
Fax: 01270 759 787

Other Qualifications and Training:

- Personal Independence Payment (CPAG) 2015
- Delivering Advice by Telephone and Email (IMA) 2014
- Dealing with Mortgage Arrears (IMA) 2014
- Social Security Law and Tribunal Representation (CAB) 2013
- Supervising Money Advice (IMA) 2012
- Financial Capability Train the Trainer (CAB) 2011
- Utility Debts (IMA) 2011
- Debt Relief Orders (IMA) 2009
- Debts and Mental Health (MALG) 2008 and 2013
- Bailiff Law (IMA) 2008
- Money Advice Programme (Financial Inclusion Fund) 2007 – 2008
- Rent Arrears, Council Tax Arrears, Insolvency Procedures, Mortgage Arrears, Debts in the County Court, Consumer Credit Act, Magistrates Court.
- Certificate in Generalist Advice (CAB) 2005

Employment Details:

Company: Personal Financial Planning Limited

Position: Welfare Benefit and Care Adviser

Period: February 2014 to date

Company: Chester and District Housing Trust

Position: Financial Inclusion Officer including secondment to Team Leader

From April 2012 to January 2014

Period: May 2009 – January 2014

providing expert independent financial advice to personal injury claimants

www.pfp-planahead.co.uk

Company: Chester Citizen's Advice Bureau
Position: Money Adviser
Period: October 2006 – May 2009

Company: Crewe Citizen's Advice Bureau
Position: Generalist Adviser
Period: April 2005 – October 2006

Company: Manchester Metropolitan University
Position: Associate Lecturer
Period: September 2002 – January 2006

Relevant Experience:

- Providing welfare benefit and debt advice to quality mark standards since 2005.
- Experience of all welfare benefits identifying entitlements, completing applications, advising and representation during the appeals process.
- Regular successful representation and written submissions at first tier tribunals for Employment and Support Allowance, Attendance Allowance, Disability Living Allowance and Personal Independence Payment.
- Successful representation at the Upper Tribunal regarding Personal Independence Payment.
- Granted a secretary of state discretionary waiver in respect of overpayment recovery.
- Advice and representation provided regarding Local Authority and NHS Continuing Health Care funding and provision.
- Authorised by the Financial Conduct Authority to provide regulated debt advice.
- Training and presentations provided to solicitors, Court of Protection Deputies, Local Authorities, family support workers, and client groups.
- Specialist interest in the treatment of personal injury awards and access to means-tested benefits and care provision.
- Previously employed as a specialist Money Adviser at Citizen's Advice Bureau dealing with a full range of debt casework including rent, mortgage, council tax, magistrate court fines and consumer credit.
- Successful county court representation in relation to rent and mortgage possession claims.
- Advice, advocacy and representation on all legal and statutory areas including administration orders, bankruptcy, debt relief orders, individual voluntary arrangements, time orders, statutory demands, charging orders, county court judgements and bailiff action.
- Institute of Money Advice affiliate from 2006 to 2013. Completed the Certificate in Money Advice Practice resulting in the award of Member of the Institute of Money Advisers (MIMA).
- Obtained Advice UK recognition whilst managing at a registered housing provider delivering benefit, debt and financial inclusion advice.