

DAS – working or not?

10,000

Now coming in at around 50 per month.

Numbers vary considerably from area to area.

Around 100 money advisers throughout Scotland.

Successful for Debtors?

Successful for Creditors?



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**Successful for Money Advisers?
Successful for Government?
So what is wrong with it?
How can we put it right?**



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Debtors

Suits those who want to pay

Suits those who can pay over time

Does not have the stigma attached to some other solutions

Convenient once set up

Stops diligences

Stops interest accruing

It's FREE

We need to ask them?



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Creditors

Should mean that all debt will be paid over time

Better for creditors than sequestration or trust deeds

Cost of payment distribution

Lack of awareness

Lack of involvement

We need to ask them?



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Money Advisers

**Accreditation and Approval Process
Should mean better and more
consistent information and advice
across the board**

**The burden of DAS work on the
adviser – more admin than advice!**



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Government

A scheme already in place to help those who may be most affected by the recession.

Government appear to be committed to the scheme

Hopefully Government will be responsive to suggestions for change

But! Do we really need to change the basic structure or just how it operates?



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So what can we do to improve it?

Look at the burden of work on advisers

Reduce the administration

Possibly pass some of the administration on to ALB and free up advisers to inform and advise

Streamline the application process – look at the LILA process – what can we learn from that?



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So what can we do to improve it?

Look at introducing composition and the effect this would have

Improve Creditor awareness and involvement

Better and more targeted publicity using all appropriate channels

The invasion of advertising of debt solutions from south of the border needs to be countered

Consult , discuss and engage in the improvement process



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**In conclusion DAS is here to stay
More and more people will want to
access it**

**It needs to change and develop to
make it more accessible and easier to
use for all concerned.**

**All of us in this room have a part to
play in the change process.**



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