

CURRICULUM VITAE

Joanne Moores

Welfare Benefits, Trusts And Care Adviser

B.A. (Hons), M.A, PG Cert

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 Masters Level CPD: Promoting Financial Inclusion
- 2013 – 2014 Certificate in Money Advice Practice (Institute of Money Advisers)
- 2016 – 2017 Post Graduate Certificate: Social Welfare Law, Policy and Advice Practice

Other Qualifications and Training:

- Universal Credit: Update and Tactics (CPAG) 2021
- Universal Credit (CPAG) 2018
- 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/IMA) 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, Trusts and Care Adviser
Period: February 2014 to date

Company: Chester and District Housing Trust
Position: Financial Inclusion Team Leader
Period: May 2009 – January 2014

personal
financial
planning



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providing expert independent financial advice to personal injury claimants

www.pfp.co.uk

Personal Financial Planning Limited is Authorised and Regulated by the Financial Conduct Authority.

Registered in England No. 3836346 Registered office: Unit 6, Whiteside, Station Road, Holmes Chapel, Cheshire, CW4 8AA

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 to the First Tier Tribunal for Employment and Support Allowance, Attendance Allowance, Disability Living Allowance, Personal Independence Payment and Universal Credit.
- 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.
- 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.
- Preparation of expert reports with regard to welfare benefit and statutory care entitlements to the Court and during the litigation stage.
- Advice provided regarding Personal Injury Trusts, means-tested benefits and care provision.
- Authorised by the Financial Conduct Authority to provide debt advice.
- Previously employed as a specialist Money Adviser at Citizen's Advice Bureau dealing with a full range of debt casework. 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.
- Successful county court representation in relation to rent and mortgage possession claims.
- 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.

