



KNOWLEDGE
SKILL
COMPETENCY

CHARTERED INSOLVENCY AND RESTRUCTURING PROFESSIONAL
QUALIFICATION PROGRAM



Practical Course on Insolvency Counselling

2019-2020

For CQP candidates and those who want to become BIA Insolvency Counsellors

**Offered by the Canadian Association of Insolvency and Restructuring
Professionals (CAIRP)**

~ aussi disponible en français ~



Canadian Association Of Insolvency And Restructuring Professionals

Course Description

Background

The Practical Course in Insolvency Counseling is available in English and French through the CIRP Qualification Program (CQP) and the Canadian Association of Insolvency and Restructuring Professionals (CAIRP).

Only qualified Insolvency Counsellors are permitted to counsel under the *Bankruptcy and Insolvency Act* (BIA). The PCIC provides the foundation for insolvency counselling and is one of the requirements for becoming a qualified counsellor under the BIA. All requirements are listed in the section “Becoming a Qualified Counsellor” located at the end of this brochure.

Course Structure

This online course for CQP candidates and those who provide BIA counselling to bankrupts and debtors provides the basic knowledge required by a competent Insolvency Counsellor. Course topics, are arranged into four modules:

- 1. PERSONAL INSOLVENCY/BANKRUPTCY UNDER THE BIA**
- 2. INTERVIEWING AND COUNSELLING**
- 3. BUDGETING AND ELEMENTS OF PERSONAL FINANCE**
- 4. MONEY IN CONTEXT**

Each module contains an introduction and overview, case examples, presentation of key concepts and skills, review sections, and self-tests. Emphasis is placed on the practical application of theoretical knowledge. Candidates work through the material at their own pace in preparation for the final examination. There are links throughout the material to the OSB Counselor training module, checklists and the OSB online debtor curriculum, which are required knowledge for all BIA counsellors.

There are two assessments which must be completed prior to challenging the final examination. Each assessment will be a role play of the first and second counselling sessions. You will be required to provide “reflections” on this exercise to your LIT for assessment. If you do not have a sponsor or you are unable to find an LIT to mark your submission, please contact CAIRP.

PCIC Course Schedule for 2019-2020

SCHEDULE FOR OCTOBER 2019 EXAM:

Registration (full payment due upon registration)	July 3 – September 18, 2019
REGISTRATION DEADLINE (for Candidates and Presiding Officers)	<u>September 18, 2019</u>
Distribution of Course Materials	July - September 2019
Exam Confirmation Form Due (available online after successful registration)	September 18, 2019
Presiding Officer's Agreement to Preside and Confidentiality Statement Due	September 18, 2019
Deadline to submit "reflection" assignments result	September 18, 2019
Deadline for Changes to Presiding Officer Information	October 2, 2019
<u>PCIC Exam</u>	<u>October 18, 2019</u>

SCHEDULE FOR JANUARY 2020 EXAM:

Registration (full payment due upon registration)	July 3 – December 18, 2019
REGISTRATION DEADLINE (for Candidates and Presiding Officers)	<u>December 18, 2019</u>
Distribution of Course Materials	July - December 2019
Exam Confirmation Form Due (available online after successful registration)	December 18, 2019
Presiding Officer's Agreement to Preside and Confidentiality Statement Due	December 18, 2019
Deadline to submit "reflection" assignments result	December 18, 2019
Deadline for Changes to Presiding Officer Information	January 2, 2020
<u>PCIC Exam</u>	<u>January 16, 2020</u>

Exam Deferral and Retakes

Candidates who remain inactive for three (3) or more successive education program years will be required to reapply in accordance with the program rules as if they were new applicants.

Refund Policy

Any candidate requesting course cancellation MUST submit a request in writing to the CQP Office.

Refunds will be issued according to the schedule below, with the date of receipt (not date of request) determining the amount of refund. This notice may be faxed to meet the deadline but the original must be received. Refund requests for exam retakes or deferred exams will not be granted (fees paid will be applied to a subsequent exam attempt). For details, please contact Benjamin.Lecointre@cairp.ca

Refund Schedule

Refund Schedule for October Exam:

Cancellation by:	Refundable amount:
September 3, 2019	Full amount minus \$100 (plus taxes) processing fee
September 9 – final refund date	50% of total
After September 9 th , 2019	No refund

Refund Schedule for January Exam:

Cancellation by:	Refundable amount:
December 3, 2019	Full amount minus \$100 (plus taxes) processing fee
December 9, 2019 – final refund date	50% of total
After December 9 th , 2019	No refund

Presiding Officers (“PO”)

Each candidate registered for the course must obtain the agreement of a Licensed Insolvency Trustee, BIA Insolvency Counsellor or other professional (eg. accountant, lawyer, etc.), who will not be taking the course in the future and is not a family member, to supervise the candidate’s online examination at his or her workplace and ensure that protocols are observed and confidentiality is maintained. In general, the PO should be prepared to:

- be present on the exam day for 2 to 3 hours to supervise the exam;
- return all exam-related documents to the CQP office, signed as necessary, including an Agreement to Preside and Confidentiality Statement and, after the exam, a Report of Candidate(s) Writing; and
- inform the candidate and CAIRP Office immediately if he or she is unable to fulfill the Presiding Officer duties **and** find a suitable substitute by the deadline (see Course Schedule on page 3).

Candidates registering for the examination must arrange for a Presiding Officer to complete and submit a signed Agreement to Preside and Confidentiality Statement as part of the exam registration process.

Licensed Insolvency Trustee (“LIT”)

Each candidate registered for the course must obtain the agreement of a Licensed Insolvency Trustee, to assess the candidate’s “counselling reflection assignments”. In general, the LIT should be prepared to:

- Assess the candidates ability to effectively counsel debtors;
- Assess the candidates “reflection” assignments for both counselling sessions.

If you are unable to find a LIT to assess your assignment please contact CAIRP (benjamin.lecointre@cairp.ca) upon registration for the course. An assessment fee will be charged.

Entrance Requirements

Education/Experience

To be eligible to enrol in the PCIC, candidates must send required proof that they meet either of the following requirements: A and A i or A ii **or** B.

- A.** successful completion of either a high school diploma (copy of diploma required) or high school equivalency certificate (having passed the General Education Development (GED) test), **plus one of:**
- i. A minimum of three (3) years of relevant practical work experience supporting an LIT or registered BIA insolvency counsellor (CV/Resume showing relevant experience required), or,
 - ii. A minimum of thirty (30) credit hours of post-secondary study completed in a diploma or degree program from a recognized post-secondary institution (copy of the diploma with the Academic Transcript provided by the institution required).

OR

- B.** Enrolment in the CQP

Other Requirements

All candidates are required to have:

- an Internet connection to obtain course materials and other important communication;
- access at his or her workplace to a suitable site for taking the online National Exam and
- the commitment of an eligible Presiding Officer to monitor the exam (see Presiding Officer section above).

It is strongly recommended that all candidates spend 15 to 30 hours observing a BIA counsellor or LIT in the role of counselling debtors, as a way of gaining practical insights that will complement the course material.

Application Process

Applications to the PCIC are accepted during the registration period listed under “Course Schedule”.

- Please send in the PCIC Application with all required documentation and payment information to benjamin.lecointre@cairp.ca
- Payment may be made by credit card (Visa or MasterCard only) **or** by cheque, payable to CAIRP. The cheque must be sent to Ben Lecointre at 277 Wellington Street West, Toronto, ON, M5V 3H with a copy of the application.
- Once your application has been approved and you are admitted into the course, you will receive a confirmation email and access to your course online.



PCIC Application Form

Applications are accepted during the registration period listed on page 3 under “Course Schedule” and are to be sent by mail to:

Educational and Technical Assistant
Practical Course on Insolvency Counselling
277 Wellington Street West
Toronto, Ontario M5V 3H2

OR by EMAIL to:

Benjamin.lecointre@cairp.ca

PLEASE TYPE OR PRINT LEGIBLY AND COMPLETE ALL SECTIONS

COURSE PAYMENT INFORMATION

A cheque or credit card must accompany all application forms. The fee is:

\$ **600 FOR CQP CANDIDATES AND CAIRP MEMBERS + APPLICABLE TAXES (GST/HST)**

\$630.00 in AB, BC, MB, NT, NU, SK, YT (\$600.00 + \$30.00 GST)

\$ 689.85 in QC (\$600.00 + \$30.00 GST + \$59.85 QST)

\$ 678.00 in ON (\$600.00 + \$78.00 HST)

\$ 690.00 in NB, NL, NS, PE (\$600.00 + \$90.00 HST)

\$ **900 FOR NON-MEMBERS + APPLICABLE TAXES (GST/HST)**

\$ 945.00 in AB, BC, MB, NT, NU, SK, YT (\$900.00 + \$45.00 GST)

\$ 1,034.78 in QC (\$900.00 + \$45.00 GST + \$89.78 QST)

\$ 1,017.00 in ON (\$900.00 + \$117.00 HST)

\$ 1,035.00 in NB, NL, NS, PE (\$900.00 + \$135.00 HST)

Payment can be made by cheque, **payable to CAIRP**, or by Credit card (Visa or MasterCard).

Please complete the following:

Type of payment: **Cheque** **Credit Card**

If paying by Credit Card, please complete the following:

Type of Credit card: **Visa** **MasterCard**

Card holder's name: _____

Card number: _____

Expiry date: _____



SECTION A

First name: _____ Last name: _____ Date of Birth: _____

Firm name: _____

Mailing Address: _____

City: _____ Province: _____ Postal Code: _____

Telephone: _____ Fax: _____

E-mail - commercial (work) e-mail address is preferred: _____

Language: English French

Are you a member of CAIRP/Articling Associate? Yes No

Is your firm a member of CAIRP? Yes No

SECTION B List all educational programs obtained (must provide proof of all listed):

	Education/Degree	Educational Institution/University
1.	_____	_____
2.	_____	_____
3.	_____	_____

SECTION C Record of Employment (must be completed by all applicants)

Firm	Position	From	To
_____	_____	____/____/____ month/year	____/____/____ month/year
_____	_____	____/____/____ month/year	____/____/____ month/year
_____	_____	____/____/____ month/year	____/____/____ month/year



SECTION D Presiding Officer Agreement to Preside & Confidentiality Statement

Name: _____

Company/Firm Name: _____

Business Telephone: _____

Candidate Name: _____

Candidate Name: _____

Candidate Name: _____

- I agree to undertake the responsibilities of a Presiding Officer, as outlined therein and in the 2019/2020 PCIC Information Package.
- I give my personal undertaking that I will maintain the confidentiality of and safeguard the exam documents provided to me prior to the examination
- I agree to remain in the exam room until the exam is complete.*** Should I have to leave the examination room at any time during the exam, I will arrange for a replacement and submit a report to the Registrar’s office, signed by both myself and the person who acted as my replacement.
- In the event that I am unable to fulfill my commitment as Presiding Officer, I undertake to find an eligible substitute and to notify the CQP Office immediately so that the appropriate arrangements can be made.

Signature

Date



**SECTION E License Insolvency Trustee Agreement to
Assess the Reflections Assignments (to be
completed by the LIT)***

Name: _____

Company/Firm Name: _____

Mailing Address: _____

Business Telephone: _____

Email Address: _____

***If you cannot find a LIT to assess your assignment you must contact CAIRP prior to your registration for the course. An assessment fee will be charged.**

Candidate Name: _____

Candidate Name: _____

Candidate Name: _____



Consent to send commercial electronic messages

From time to time, CAIRP sends its members and associates email communications that might be viewed as commercial in nature. This may include bulletins, news, information, or announcements about events, products, promotions and educational programs that are relevant to CAIRP's activities and the insolvency field. From time to time, these messages may be sent by CAIRP on behalf of third-parties.

- Please check this box if you consent to receive electronic messages of this nature from CAIRP**

If at any time you would like to withdraw your consent, you can do so by contacting CAIRP directly at:

Canadian Association of Insolvency and Restructuring Professionals

277 Wellington St. W.

Toronto, ON M5V 3H2

T: 647-695-3090

F: 647-695-3149

Email: info@cairp.ca



Becoming a BIA Insolvency Counsellor

To become a BIA Insolvency Counsellor, the candidate must:

1. Successfully complete the Practical Course on Insolvency Counselling, the reflections assignments and the examination by achieving a minimum 60% passing mark.
2. Perform 50 cumulative counselling sessions under the Act for an LIT or direct supervision of a BIA Insolvency Counsellor(s).
3. Meet the other conditions listed in [Directive IR](#)

Once the PCIC has been successfully completed, individuals should contact the LIT to be registered as a BIA Insolvency Counsellor. This may involve submitting to the LIT proof of having passed the PCIC examination and proper documentation of your counselling experience.

Notes

PCIC Candidate's Checklist for Registration and Exam Confirmation

- I have completed and submitted the Registration Form by the deadline.
- I have received an e-mail from CAIRP notifying me of my status (accepted or rejected). This e-mail contains my Username and Password for the **D2L Course site**.
Note: Please check your Junk/Spam mail if this e-mail seems to be missing.
- I have received an e-mail from CAIRP advising me that my payment has been processed. This e-mail contains receipt.
Note: Please check your Junk/Spam mail if this e-mail seems to be missing.
- I have logged on to the **D2L** at <http://education.cairp.ca> and set up my alerts (instructions on how to set up alerts are available in the welcome message on the course site).
- I have accessed the course materials from D2L.
- I have downloaded the Exam Confirmation Form from D2L, signed and returned it by fax or e-mail to the CQP office by September 18, 2019 for the October 18, 2019 exam.
- I have downloaded the Exam Confirmation Form from D2L, signed and returned it by fax or e-mail to the CQP office by December 18, 2019 for the January 16, 2020 exam.
- My Presiding Officer has signed the Presiding Officer Agreement to Preside Form.
- My Presiding Officer **has read** the Presiding Officer Exam Information Package, **signed** the attached Agreement to Preside and Confidentiality Statement and **returned** the form to the CQP office by the deadline.

~ Le cours de qualification pour les conseillers en insolvabilité est aussi disponible en français ~



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Contact Information

For additional information please contact the **CQP office** at:



CAIRP
277 Wellington Street West
Toronto, ON
M5V 3H2



Tel: 647-695-2371



Fax: 647-695-3149



www.cairp.ca

E-mail: Benjamin.Lecointre@cairp.ca

(English & French)