

Application Form

Bankruptcy Seminars --- Changes to Legislation ---

Name of Person Attending: _____
(Separate form to be completed for each candidate)

Organisation: _____

Role within Organisation: _____

Address (For Correspondence): _____

Postcode: _____

Work Tel: _____ Fax: _____

Mobile Tel: _____ *(this number will only be used if we need to contact you urgently)*

E-mail: _____

Any Dietary Requirements *(please specify)*

Any Special Needs *(please specify)*

Enter the Reference Number of the Seminar You Wish To Attend :

SE-SEM-BANK _ _ _ _

Please note that if the seminar you have applied for is oversubscribed, we reserve the right to allocate the places in a fair and equitable manner but also that the final decision on the allocation of places lies at the discretion of MATRICS.

MATRICS

A Scottish Government Funded Partnership between
Money Advice Scotland and Citizens Advice Scotland

Bankruptcy Reforms Workshops --- Changes to Legislation ---

These workshops are intended to bring Money Advisers up to speed with the changes to be made to personal bankruptcy legislation under the Bankruptcy and Diligence etc. (Scotland) Act 2007, which are due to come into effect on 1st April 2008.

The main changes being introduced will be discussed and these will include:

- One year discharge
- Bankruptcy restrictions
- Increase in debt threshold for bankruptcy
- Changes to length of time certain assets can vest with Trustee
- Student loans will no longer be written off by bankruptcy
- The new route into bankruptcy for debtors with low income and low assets (LILA)

These seminars are free of charge and reasonable travel expenses will be re-imbursed.

Location	Venue	Date	Use this Reference Number When Applying
Dundee	Hilton Hotel	12 March 2008	SE-SEM-BANK-0001 (10:00am—12:45pm)
Glasgow	Pentagon Centre	13 March 2008	SE-SEM-BANK-0002 (10:00am—12:45pm)
			SE-SEM-BANK-0003 (2:00pm—4:45pm)
Edinburgh	The Thistle Hotel	18 March 2008	SE-SEM-BANK-0004 (10:00am—12:45pm)
			SE-SEM-BANK-0005 (2:00pm—4:45pm)
Inverness	Highland Hospice	19 March 2008	SE-SEM-BANK-0006 (11:00am—1.45pm)

PLEASE COMPLETE THE APPLICATION FORM ON THE REVERSE SIDE
AND POST/FAX TO MONEY ADVICE SCOTLAND

CLOSING DATE FOR APPLICATIONS: FRIDAY 29TH FEBRUARY 2008