

Debt Adviser

Job Description and Person Specification	
Job title	Debt Adviser OR Trainee Debt Adviser
Hours	Up to 35 hours pw
Reports to	Service Delivery Manager/Money Advice Team Leader
Location	Citizens Advice Leeds, Leeds City Centre
Salary	NJC Points 18-22 for a qualified debt adviser NJC Points 7-12 for trainee positions
Contract term	<i>Permanent</i>

This post will contribute to the targets set under a Money and Pension Service contract but is not exclusively MAPS funded.

NB: Citizens Advice Leeds will consider applications from candidates wishing to train as a debt advice worker, as well as from qualified candidates. If you are appointed as a trainee you will be provided with appropriate supervision, support and training to carry out the duties within this Job Description.

Job description

Main purpose and scope of job

The post holder will deliver debt advice and casework for a wide range of clients, assisting them to achieve the best outcome for their circumstances.

The caseworker will manage and maintain an active caseload providing a comprehensive advice, advocacy and casework service to Citizens Advice Leeds clients on all matters relating to debt and money advice. This will include advising clients on dealing with their priority and non-priority debts, debt solutions, budgeting and maximising income.

Duties and responsibilities

1. Advice and casework

- 1.1 Provide advice and casework covering the full range of debt issues including; dealing with emergencies, making use of the debt respite scheme (Breathing Space), negotiating offers of repayment, establishing liability, drafting financial statements,

challenging creditors and providing budgeting advice.

- 1.2 Act for the client where necessary and communicate with third parties to progress a case.
- 1.3 Advise and assist clients with debt solutions, including offers of repayment, Debt Relief Orders and bankruptcy.
- 1.4 Ensure income maximisation through the take up of appropriate benefits/credits, and advise on ways to mitigate the rising cost of living.
- 1.5 Assist clients with other related problems where they are an integral part of their case, and refer to other in-house advisers or specialist agencies as appropriate.
- 1.6 Deliver advice through a variety of channels including face to face (drop in and appointments), telephone or digital channels.
- 1.7 Ensure advice is provided in accordance with contractual requirements and cases are recorded accurately and in a timely manner.
- 1.8 Ensure that individual targets are met in order to contribute to team targets.
- 1.9 Provide quality advice to clients, ensuring that all advice and casework conforms to the Citizens Advice Quality of Advice and Money and Pensions Service requirements and follows organisational procedures.
- 1.10 Provide additional cover for sessions in cases of staff absence.

2. Research and Campaigns

- 2.1 Assist with research and campaigns work by providing information about clients' circumstances through the appropriate channel.
- 2.2 Maintain professional relationships with local agencies to further good quality advice, research and campaigns work.
- 2.3 Alert other staff to local and national issues.

3. Professional Development

- 3.1 Keep up to date with relevant legislation, case law, policies and procedures.
- 3.2 Share information and best practice with colleagues to improve the quality of advice.
- 3.3 Attend specific debt training and any other appropriate training, e.g. benefits, housing
- 3.4 Attend relevant internal and external meetings as agreed with the line manager.
- 3.5 Participate in organisational initiatives to develop and improve services.

3.6 Identify own training needs and agree with the line manager training and development activities to be undertaken.

3.7 Prepare for and attend supervision sessions.

4. Other duties and responsibilities

4.1 Contribute to monitoring and evaluation of the service.

4.2 Use IT for case recording, document production, statistical recording and other information required for reports on the service.

4.3 Present a professional appearance, help maintain an orderly working environment and act at all times to uphold the good reputation of Citizens Advice Leeds.

4.4 Promote the aims and principles of the Citizens Advice service.

4.5 Abide by and assist in the implementation of organisational policies and procedures including Health and Safety, IT, information assurance, and equalities and diversity policies.

4.6 Carry out any other tasks that may be within the scope of the post to ensure the effective delivery and development of the service.

Person specification	Trainee	Qualified	
	Essential	Essential	Desirable
1. Recent experience in providing debt advice, working to Advice Quality Standards.		✓	
2. Thorough knowledge of advice subjects at generalist level, including welfare benefits and housing.	✓	✓	
3. Thorough knowledge of the debt advice process and experience of advising clients on a full range of debt solutions.		✓	
4. Certificate in Generalist Advice Work, or equivalent qualification, or equivalent level of experience and skills in advice work.	✓	✓	
5. Experience of managing a busy caseload and taking action on behalf of clients.		✓	
6. Evidence of MaPS accreditation - to court representation level		✓	
7. DRO Approved Intermediary			✓

8. Experience of engaging with clients/customers in face-to-face, telephone and digital settings.	✓	✓	
9. Excellent communications skills and ability to work effectively with people experiencing emotional distress.	✓	✓	
10. Excellent IT skills with a thorough knowledge of Google Workspace applications, including experience of using case management systems to carry out daily duties.	✓	✓	
11. Good literacy and numeracy skills relevant to the role.	✓	✓	
12. Excellent organisational and administrative skills, including the ability to write accurately and concisely in a timely manner.	✓	✓	
13. Excellent negotiation, decision making and problem solving skills	✓	✓	
14. Positive and flexible approach to working in a team and contributing to wider organisational goals.	✓	✓	
15. Ability to work under pressure on a number of tasks and meet deadlines and targets.	✓	✓	
16. Ability and willingness to travel to deliver advice sessions, attend training and other events as required.	✓	✓	
17. Proactive approach to personal development and the updating of skills and knowledge.	✓	✓	
18. Professional work ethic: honest, conscientious, self-motivated and reliable.	✓	✓	
19. Demonstrable commitment to Citizens Advice Leeds' values of fairness, equality and social justice.	✓	✓	