



Debt Adviser for Vulnerable People – covering East Hampshire

Job pack

Thanks for your interest in working within the Citizens Advice service. This job pack should give you everything you need to know to apply for this role and what it means to work within the Citizens Advice service.

In this pack you'll find:

- Our values
- 3 things you should know about us
- Overview of the Citizens Advice service
- Overview of the Project and Role
- Role profile and person specification
- Further information and to apply

Our values

Values to help us achieve our cultural ambition: an inclusive, purpose driven workplace that listens, works together, is open and honest, accessible and helps everyone be the best they can be.

Purpose driven we always focus on the people who need our help.

People focused we recognise, value and reward contributions and talents in an open, fair, and meaningful way.

Collaborative we build relationships across teams and locations to foster innovation and inclusive ways of working.

Transparent we are open and honest, sharing information early and often whenever we can.

3 things you should know about us

1. We're local and we're national. We have 5 offices in the New Forest and offer direct support to people in 279 independent local Citizens Advice services across England and Wales.

2. We're here for everyone. Our advice helps people solve problems and our advocacy helps fix problems in society. Whatever the problem, we won't turn people away.

3. We're listened to - and we make a difference. Our trusted brand and the quality of our research mean we make a real impact on behalf of the people who rely on us.

Overview of the Citizens Advice service

The Citizens Advice service is made up of Citizens Advice - the national charity - and a network of around 300 local Citizens Advice members.

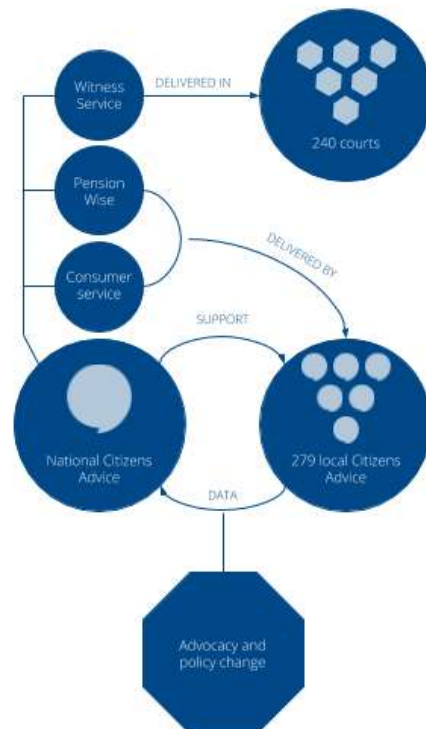
This role sits within our network of independent charities, delivering services from

- over 600 local Citizens Advice outlets
- over 1,800 community centres, GPs' surgeries and prisons

They do this with:

- 6,500 local staff
- over 23,000 trained volunteers

Our reach means 99% of people in England and Wales can access a local Citizens Advice within a 30 minute drive of where they live.



Citizens Advice Hampshire

Citizens Advice Hampshire, established in 2008, is a consortium of the 15 Local Citizens Advice in Hampshire, Portsmouth, Southampton and Isle of Wight. We enable collaboration between our Local Citizens Advice and other charities; provide a single point of contact for funders, partners and policy makers and support our local offices by facilitating knowledge, skills sharing and training, and through campaigning for better services and policies. Between all the local offices we have over 30 High Street outlets. We are a trusted brand based upon our confidentiality, independence and quality of advice.

Each Local Citizens Advice strives to improve the quality of the advice and information it provides and constantly looks for innovative ways to reach its clients. They are committed to serving the local community and standing up for the rights of individuals.

Citizens Advice Hampshire have received funding from the National Lottery to deliver debt advice to vulnerable people across Hampshire.

Citizens Advice New Forest

Citizens Advice New Forest is a charity covering the whole of the New Forest and is a member of the national Citizens Advice network. Citizens Advice New Forest will lead on this project. You will be employed by Citizens Advice New Forest but be based in one of Citizens Advice partner offices. Four Debt Advisers will cover the large geographic area of Hampshire for this project. They will be based in a Local Citizens Advice office in their area of the county and will travel to see clients in other Local Citizen Advice offices, community venues and occasionally clients' homes.

Citizens Advice East Hampshire

Citizens Advice East Hampshire is a charity covering the district of East Hampshire and also a member of the national Citizens Advice network. We have 3 local offices in Alton, Petersfield and Bordon but a substantial amount of our advice work is undertaken by phone and digitally as well. We are funded by East Hampshire District Council, as well as a range of local and other funders.

The Debt Adviser will be joining a friendly team of 16 staff and volunteers. The team is headed by our Chief Executive, who leads on strategy, funding and stakeholder relationships for the organisation. This is an exciting time to join the organisation as we gear up to face the challenges the cost of living crisis will bring to local residents.



The project

This project plans to achieve two key outcomes:

1. To improve the debt situation of vulnerable clients referred to the project from across Hampshire
2. To improve the mental health of vulnerable clients referred to the project from across Hampshire.

Over the past year the spectrum for vulnerability has become a lot broader than it was pre-pandemic. Clients in need of debt advice are now presenting with more complex needs, predominantly accompanied with underlying mental health conditions and heightened vulnerability in other aspects of their day to day lives.

Debt affects a wide profile of people, this project will be targeted at the most vulnerable who due to their nature of their vulnerabilities and the resulting digital exclusion, need face to face support in order to meet their needs. They are likely to be disabled or have a long-term health condition and as result may be socially isolated with very little emotional or practical support.



The role

The Debt Adviser will provide information, advice and casework services to people who are experiencing profound difficulties in managing financial problems including debt and benefit issues, and who may face additional problems such as the threat of homelessness. This support will be primarily face to face.

The role is offered on a permanent basis but funding for the project is currently agreed for a fixed term until the end of February 2026. Whilst we will strive to secure further funding beyond this date, continued employment beyond this date is not guaranteed.



Role profile

Job Title	Debt Adviser for Vulnerable People
Reporting to	Debt Team Leader, Citizens Advice New Forest
Salary	£26,450 qualified, £24,350 during training
Hours of work	37.5 hours per week
Length of contract	Permanent with funding agreed until the end of February 2026; 3 months' probation
Location	East Hampshire Adviser will be based in Bordon or Petersfield and cover East Hampshire and Havant . Travel: Needs own car
Holiday	25 days per annum pro rata
Role purpose	The Debt Adviser will provide information, advice and casework service to people who are experiencing profound difficulties in managing financial problems including debt and benefit issues, and who may face additional problems such as the threat of homelessness. This support will be primarily face to face.
Training	<ul style="list-style-type: none">• Complete debt advice training to advice level followed by specialist training (to casework and court representation level), if needed• Attend learning events and carry out learning activities in line with Continuing Professional Development requirements for debt advisers

	<ul style="list-style-type: none"> • Keep up to date with legislation, case law, policies and procedures relating to money advice, and attend appropriate training; including reading relevant publications • To identify and develop your own learning opportunities
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<p>Working with clients</p>	<ul style="list-style-type: none"> • To provide in-depth, high-quality debt information, advice and casework, covering the full range of debt issues • To use sensitive listening and questioning skills to engage with clients identified as in need of support to deal with their financial situation • To build trust with clients through face-to-face meetings and telephone and email contact to help identify debt and associated issues and to support the collection of information • To identify personal strengths of clients and to help clients to build on them to engage in the processes involved in resolving their financial difficulties. • Research and explore options and clarify implications so that clients can make informed decisions • Act for the client where necessary by calculating, negotiating, drafting or writing letters and telephoning • To support clients in following advice on ways to maximise income and reduce debt • To assist clients with other related problems where they are an integral part of their case and refer to other advisers or specialist agencies as appropriate • To make home and outreach visits as necessary (enhanced DBS required) • Complete money advice casework by ensuring that clients are supported with follow up paperwork requests, collating paperwork, filing and other related
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	<p>duties as required. This may involve a Fact Find of their current financial situation, communication of the prepared budget and financial plan, and encouragement to stick to the plan</p> <ul style="list-style-type: none"> ● Record, update and maintain information on a case management system for the purpose of continuity of casework, information retrieval, statistical monitoring and report preparation ● To accompany clients to court to provide support as they secure affordable repayments and other legal agreements ● Apply Citizens Advice aims, principles and policies when dealing with money advice enquiries ● To ensure that all work meets quality standards set by Citizens Advice, the Money and Pensions Service, the Advice Quality Standard and the FCA
<p>Contribute to team</p>	<ul style="list-style-type: none"> ● Contribute to the efficient working of the team in delivery against project delivery requirements ● Engage with team members, sharing knowledge and good practice and supporting each other to problem solve ● Participate in local team meetings, project meets, and other meetings as recommended by your line manager
<p>Management information</p>	<ul style="list-style-type: none"> ● Set up and maintain casework and other admin systems as required ● Maintain client records to required standards on the organisation's case management system ● Ensure clients are encouraged to feedback on the service they received
<p>Quality</p>	<ul style="list-style-type: none"> ● Continually meet the requirements of the project's Quality Framework and engage with Quality

	supervision and support services
Equality and Diversity	<ul style="list-style-type: none"> • Ensure that work undertaken reflects and supports the service's Equality and Diversity Strategy
IT Proficiency	<ul style="list-style-type: none"> • Develop and maintain Information Technology proficiency to support your work requirements
Other	<ul style="list-style-type: none"> • Participate in research & campaigns work, as organised within the organisation and at regional or national level by raising evidence forms, providing case studies etc. • Comply with all the organisation's published policies and procedures, with attention to Health and Safety, Risk Management, Confidentiality, Home Working policies and Equal Opportunities • Uphold the aims and principles of the organisation • Undertake any other duties as might be reasonably required within the scope of the role



Person specification

Essential

- Relevant and transferable experience in supporting people who are vulnerable, marginalised or experiencing significant difficulties in their daily lives
- A strong understanding of the advice process, preferably with experience of debt advice
- Ability to provide debt advice and welfare benefit advice
- Good people skills including the ability to engage, to empathise, to manage clients' frustration and to overcome barriers to change
- Ability to work in a person-centred way that balances empathy with empowering clients to make good choices
- Ability to work in community settings and people's own homes, without close supervision
- Excellent organisational, time management, oral and written skills including the ability to communicate complex information in a clear and accessible manner
- Good numeracy skills with the ability to carry out efficient calculations and prepare budgets for clients
- Experience of using a range of IT tools to carry out your work, including case management systems, Microsoft Office applications, online applications, internet and email etc.
- Ability to maintain confidentiality and appropriate professional boundaries
- Able to drive and own a car
- Understanding of and commitment to the aims, principles and policies of Citizens Advice
- Ability to operate as a team player and communicate effectively with colleagues and managers
- Ability to understand organisational priorities and to work towards achieving agreed objectives within CA and with partner agencies

Desirable

- Experience of working with people with multiple and complex needs
- Experience of safeguarding and lone working
- Experience of providing Debt Advice
- Understanding of the welfare benefits system process

Additional requirements

- The post is subject to a DBS check. This should be an Enhanced Disclosure with an Adult Barred List check
- Postholder must have a full, clean driving licence and have the use of a car

Further Information and to Apply

This role would suit a trained Debt or Benefit Adviser, however, we would also be keen to hear from candidates who have transferable skills and that would be willing to undergo training in debt advice.

So, if you have experience of working with vulnerable clients and are interested in finding out more, please get in touch.

If you would like to discuss this role further, please email James Lethbridge, Citizens Advice New Forest, Project Operations Manager – jobs@canf.uk

We would consider full training for the right candidate.

Applicants will be considered on a rolling basis, but the closing date for this role estimated to be Tuesday 17th December 2024.

We value diversity, promote equality and welcome applications from all sections of the community.

To apply for this role, please send a CV and covering letter (no more than 2 sides of A4) to jobs@canf.uk

Alternatively you can download an application form from our website: <https://newforestcab.org.uk/about-us/jobs>