



# Debt Adviser

## 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 Debt Adviser role
- Role Profile and Person Specification
- Our approach to Equity, Diversity & Inclusion (EDI)
- 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.** Citizens Advice have 5 national offices and offer direct support to people across England and Wales in 239 independent local Citizens Advice services including 5 offices within the New Forest.

**2. We're here for everyone.** Our advice helps people move forward with their 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 comprises a network of **239** local Citizens Advice, all of which are independent charities, the Citizens Advice consumer service and the national charity Citizens Advice.

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

- 511 local Citizens Advice offices in communities across England & Wales
- over 1,166 outreaches in local communities, such as GP surgeries, hospitals and prisons

In 2024/2025 they did this with:

- around 19,609 volunteers and 10,027 paid staff

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



# Overview of the Project

## The project

The project aims to tackle financial hardship by helping clients identify options for dealing with their debt problems and empowering them to act. The project is designed for clients that can self-help, following a full exploration of their circumstances and the provision of advice on the options available to them. The project also integrates elements of financial capability coaching, including advice on budgeting, money management and ways to maximise income. The project is funded by the Money and Pension Service (MaPS).

## The role

The Debt Adviser will provide information and advice to people who are experiencing profound difficulties in managing financial problems; sometimes more in-depth casework will be required. The advice will primarily be given by telephone appointments, however advice can also be given face-to-face and by email.

The role is offered on a permanent basis, however funding is currently only guaranteed until the end of March 2026.

The role is funded by MaPS, which is an arm's-length body sponsored by the Department for Work and Pensions. MaPS shares Citizens Advice's commitment to ensuring that people throughout the UK have guidance and access to the information they need to make effective financial decisions over their lifetime. Their mission is to help people – particularly those most in need – to improve their financial wellbeing and build a better, more confident future. Working collaboratively across the UK, we make sure people can access high-quality money guidance and debt advice, how and when they need it.



## Role Profile

<b>Job Title</b>	Debt Adviser
<b>Reporting to</b>	Advice Locality Manager, Citizens Advice New Forest
<b>Salary</b>	£24,150, rising to £25,200 once qualified (pro rata)
<b>Hours of work</b>	21 hours per week, (Flexible working arrangements available)
<b>Location</b>	Based in one of our offices in the New Forest with the potential for some home working.
<b>Holiday</b>	25 days per annum (pro rata)
<b>Role Purpose</b>	The Debt Adviser will provide information and advice to people who are experiencing profound difficulties in managing their debt.
<b>Training</b>	Complete debt advice training to advice level followed by specialist training in relevant areas as identified through continuous feedback. Training to casework level will be provided, if needed.
<b>Key Responsibilities</b>	<b>Working with Clients</b> <ul style="list-style-type: none"><li>• To provide in-depth, high-quality debt information and advice (and casework where necessary), covering the full range of debt issues and options.</li><li>• To build trust with clients through face-to-face meetings, telephone and email contact, to help</li></ul>

	<p>identify debt and associated issues and to support the collection of information.</p> <ul style="list-style-type: none"> <li>• To use sensitive listening and questioning skills to engage with clients identified as in need of support to deal with their financial situation.</li> <li>• To identify the personal strengths of clients and to help them build on these to engage in the processes involved in resolving their financial difficulties.</li> <li>• To research and explore options and clarify implications so that clients can make informed decisions.</li> <li>• To work with the Debt Administrator to ensure clients are supported with follow up paperwork requests, collating paperwork, filing and other related 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.</li> <li>• To act for the client where necessary by calculating, negotiating, drafting letters and telephoning third parties.</li> <li>• To support clients in following advice on ways to maximise income and reduce debt.</li> <li>• 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 for further advice.</li> <li>• To record, update and maintain information on a case management system for the purpose of continuity of casework, information retrieval, statistical monitoring and report preparation.</li> <li>• To apply Citizens Advice aims, principles and policies when dealing with money advice enquiries.</li> <li>• To ensure that all work meets quality standards set by Citizens Advice, the Money and Pensions Service, the Advice Quality Standard and all FCA regulations.</li> </ul>
--	---

	<p><b>Contribute to Team</b></p> <ul style="list-style-type: none"> <li>• To contribute to the efficient working of the team in delivering against project requirements.</li> <li>• To engage with team members, sharing knowledge and good practice and supporting each other to problem solve</li> <li>• To attend and participate in local team meetings, project meetings and any other meetings as recommended by your line manager.</li> </ul> <p><b>Management Information</b></p> <ul style="list-style-type: none"> <li>• To set up and maintain casework and other administration systems as required.</li> <li>• To maintain client records to required standards on the organisation's case management system.</li> <li>• To ensure clients are encouraged to feedback on the service they received.</li> </ul> <p><b>Quality</b></p> <ul style="list-style-type: none"> <li>• To continually meet the requirements of the project's Quality Framework and engage with Quality supervision and support services.</li> <li>• To engage with the technical supervisor on monthly Independent File Review to understand feedback, identify areas of continued learning and ensure clients receive an outstanding journey through the service.</li> </ul> <p><b>Research &amp; Campaigns</b></p> <ul style="list-style-type: none"> <li>• To participate in research &amp; campaigns work, as organised within the organisation and at regional or national level by raising evidence forms, providing case studies etc.</li> </ul>
<b>Other</b>	<ul style="list-style-type: none"> <li>• Complete induction and training as appropriate</li> <li>• Comply with the organisation's published policies and</li> </ul>

	<p>procedures</p> <ul style="list-style-type: none"> <li>• Uphold the aims and principles of the organisation</li> <li>• Undertake any other duties as might be reasonably required within the scope of the role.</li> <li>• In accordance with Citizens Advice national policy the successful candidate may be screened by the DBS. However, a criminal record will not necessarily be a bar to your being able to take up the job.</li> </ul>
--	---





# Person Specification

## Essential

- Relevant and transferable experience in supporting people who are vulnerable, marginalised or experiencing significant difficulties in their daily lives.
- Good people skills including the ability to engage, to listen, 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 without close supervision and to agreed targets.
- Excellent organisational and time management skills to manage own workload.
- Ability to maintain confidentiality and appropriate professional boundaries.
- Strong 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 operate as a team player and communicate effectively with colleagues and managers.
- A strong understanding of, or willingness to learn, the debt and benefits advice process.
- Understanding of and commitment to the aims, principles and policies of Citizens Advice.
- 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/or complex needs.
- Experience of safeguarding and lone working.
- Experience of providing Debt Advice.

- Understanding of the welfare benefits system process.

**Additional Requirements**

- The role requires frequent travel between sites, hence a reliable means of transport is essential. Candidates who can drive and own a vehicle insured for business purposes will be well-suited for this position.

# Our Approach to Equity, Diversity and Inclusion (EDI)

EDI is of strategic importance within Citizens Advice New Forest (CANF) and recognised as integral to all we do as a service.

Central to pursuing our EDI mission is building diverse and inclusive teams in which everyone has a sense of belonging. we particularly welcome applications from people we would like to see better represented in our organisation and sector - people of colour, LGBTQ+ people and disabled people.

We are also a flexible employer, so our roles may suit anyone who'd prefer a flexible arrangement to help their work/life balance.

## Further Information and to Apply

Please send your CV and a cover letter (maximum 500 words) to [jobs@canf.uk](mailto:jobs@canf.uk).  
If you would like an informal chat about this role before applying, please send an email to [jobs@canf.uk](mailto:jobs@canf.uk)

**Applicants will be considered on a rolling basis and the closing date for this role is Monday 7<sup>th</sup> July.**

Join us and help make a difference in the New Forest. Together, we can solve problems, advocate for change, and create a better future for everyone.