



# **Debt Adviser - covering Portsmouth, Havant, Gosport & Fareham**

## **Job pack**

Thank you 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 how 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 4 national offices and offer direct support to people across England, Wales and the Channel Islands in 236 independent local Citizens Advice services, including within the New Forest.

**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 comprises a network of 236 independent local Citizens Advice charities across England, Wales and the Channel Islands, and the national charity. The role of the national charity is to enable local Citizens Advice to deliver their services and jointly deliver other services at a national level, including the website.

Citizens Advice provide support from:

- 511 local Citizens Advice offices in communities across England and Wales
- over 1,166 outreaches in local communities, such as GPs' surgeries, hospitals, libraries, prisons and community centres
- the Witness Service, available in 234 criminal courts across England and Wales

Across the whole of Citizens Advice, the service is delivered by around:

- 10,000 local staff
- 19,500 volunteers

We help millions of people every year with free, independent and expert advice across the broadest range of areas – from money and debt to benefits, housing, energy, work and so much more.



## **Overview of the Debt Adviser role**

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

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 are willing to undergo training in debt advice – full training will be available for the right candidate.



# Role Profile

<b>Job Title</b>	Debt Adviser
<b>Reporting to</b>	Project Operations Manager, Citizens Advice New Forest (CANF)
<b>Salary</b>	£26,200 (with a salary review upon successful completion of probation)
<b>Hours of work</b>	37.5 hours per week
<b>Length of contract</b>	Permanent with funding agreed until the end of January 2029; Subject to a probationary period of 3 months commencing on your start date. Successful completion of this probation is contingent upon satisfactory performance and completion of all required training for the role.
<b>Location</b>	Covering Citizens Advice Offices in Portsmouth, Havant, Gosport and Fareham.
<b>Holiday</b>	25 days per annum plus bank holidays
<b>Debt Training</b>	<ul style="list-style-type: none"> <li>• Complete initial debt advice induction &amp; training to advice level, followed by training to casework level</li> <li>• Attend training events and carry out learning activities in line with Continuing Professional Development requirements for debt advisers</li> <li>• Keep up to date with legislation, case law, policies and procedures relating to debt and money advice; attending appropriate training and reading relevant publications</li> <li>• Identify and develop own learning opportunities</li> </ul>

**Working with clients**

- To provide in-depth, high-quality debt information, advice and casework, covering the full range of debt issues including insolvency, bankruptcy and Debt Relief Orders
- 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, telephone and email contact to help identify debt and associated issues and to support the collection of pertinent information
- To identify the personal strengths of clients and to help them use these strengths to engage in the processes involved in resolving their financial difficulties
- Complete budget planners with clients to identify their financial position
- Research and explore options to relieve their debt situation and clarify implications, so that clients can make informed decisions
- Complete debt advice casework, support clients with all paperwork and other related requests and encourage them to stick to their debt and budget plans
- Act for the client where necessary by calculating, negotiating, drafting or writing letters and telephoning third parties
- 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; signpost or refer the client to other advisers or specialist agencies as appropriate
- To encourage clients to engage in short questionnaires on their mental health during various points in their debt journey, so that the impact of the service can be reported to the project funder
- To encourage clients to engage with additional financial capability training, to be offered at the conclusion of their

	<p>debt journey with Citizens Advice, to help them break the cycle of repetitive debt</p> <ul style="list-style-type: none"> <li>• To make occasional home and outreach visits as necessary</li> <li>• 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>• Apply Citizens Advice aims, principles and policies when dealing with debt advice enquiries.</li> <li>• To ensure that all work meets quality standards set by Citizens Advice, the Advice Quality Standard and the FCA.</li> </ul>
<b>Management information</b>	<ul style="list-style-type: none"> <li>• Set up and maintain casework and other administration systems as required</li> <li>• Maintain client records to required standards on the Citizens Advice case management system</li> <li>• Ensure clients are encouraged to feedback on the service they received</li> </ul>
<b>Other</b>	<ul style="list-style-type: none"> <li>• Complete induction and mandatory training relevant to your role</li> <li>• Work within our organisational key principles, policies &amp; procedures</li> <li>• Embed Equity, Diversity and Inclusion (EDI) in day-to-day work</li> <li>• Work constructively with others, individual and as teams</li> <li>• Undertake any other duties as might be reasonably required within the scope of this role</li> </ul>



# Person Specification

## Essential Criteria

- Relevant and transferable experience in supporting people who are vulnerable, marginalised or experiencing significant difficulties in their daily lives
- An understanding of the advice process, preferably with first-hand experience
- 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, including case management systems, Microsoft Office applications, online applications, internet and email etc.
- Ability to maintain confidentiality and appropriate professional boundaries
- 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

### **Desirable Criteria**

- 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 role requires frequent travel between multiple Citizens Advice offices; 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 & how to apply

If you would like to discuss this role further, please email James Lethbridge, Project Operations Manager at [jobs@canf.uk](mailto:jobs@canf.uk)

To apply for this role, please send a CV and cover letter (no more 500 words) to [jobs@canf.uk](mailto:jobs@canf.uk) to explain how your skills and experience fit with the requirements of this role. **Applications will only be accepted on receipt of a CV and cover letter to this email address.**

Applicants will be considered on a rolling basis and the closing date for this role is **Friday 27<sup>th</sup> March 2026**. Early applications are encouraged.