



# Debt Adviser

## 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 and advice to people in the New Forest who are experiencing profound difficulties in managing their financial problems. The advice will primarily be given by telephone appointments, however advice can also be given face-to-face and by email. This project, which is funded through the Money and Pensions Service (MaPS), has been created to meet the increased demand as people deal with the cost of living crisis with the objectives of improving their debt situation and their mental wellbeing.



## Role Profile

<b>Job Title</b>	Debt Adviser
<b>Reporting to</b>	Projects Manager
<b>Annual Salary</b>	£26,300 FTE (£9,819 pro rata for 14 hours per week). Salary review on successful completion of probation.
<b>Hours of Work</b>	14 hours per week
<b>Location</b>	Remote, hybrid or any Citizens Advice New Forest office
<b>Holiday</b>	25 days per annum (pro rata) plus Bank Holidays
<b>Key Responsibilities</b>	<p><b>Working with Clients</b></p> <ul style="list-style-type: none"><li>• To provide in-depth, high-quality debt information, advice and casework, covering the full range of debt issues</li><li>• To use sensitive listening and questioning skills to engage with clients identified as in need of support to deal with their debt situation</li><li>• 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</li><li>• 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.</li></ul>

- To research and explore options, and clarify implications, so that clients can make informed decisions
- To act for the client where necessary by calculating, negotiating, drafting 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 and refer to other advisers or specialist agencies as appropriate
- 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.
- 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
- To apply Citizens Advice aims, principles and policies when dealing with debt 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

**Contribute to Team**

- To contribute to the efficient working of the team in delivery against project delivery requirements
- To engage with team members and the wider Citizens Advice New Forest service, sharing knowledge and good practice and supporting each other to problem solve

	<ul style="list-style-type: none"> <li>● To attend and participate in local team meetings, project meetings, and other meetings as recommended by your line manager</li> </ul> <p><b>Management Information</b></p> <ul style="list-style-type: none"> <li>● Set up and maintain casework and other admin systems as required</li> <li>● Maintain client records to required standards on the organisation’s case management system</li> <li>● Ensure clients are encouraged to feedback on the service they receive</li> </ul> <p><b>Quality</b></p> <ul style="list-style-type: none"> <li>● Continually meet the requirements of the project’s Quality Framework and engage with Quality supervision and support services</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 and providing case studies.</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 effectively both independently and collaboratively in teams</li> <li>● Undertake any other duties as might be reasonably required within the scope of this role</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 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
- 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
- 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 within CA and with partner agencies

## Desirable

- Experience of the debt advice process, or from a general advice service
- Experience of working with people with multiple and complex needs
- Experience of safeguarding and lone working
- Understanding of the welfare benefits system process

# 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 [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 **Tuesday 26<sup>th</sup> May.**