



Money & Debt Adviser role profile

Role: Money & Debt Adviser

Reports to: Head of Service

Hours: Full-time (37.5 hours per week)

Contract: Permanent

Salary: £32,000 - £34,000 per annum basic salary depending on experience.

The role

To support residents and their families with debt-related issues to become more resilient and independent, as part of the broader Community Wellbeing Programme.

This includes:

- Providing general debt-related advice
- Conducting income maximisation reviews
- Making applications for Household Support Fund and other grants or hardship schemes
- Establishing liability and disputing inaccurate bills
- Producing affordable repayment plans
- Providing on-going casework
- Issuing debt relief orders
- Entering residents into appropriate Debt Respite Schemes
- Referring residents to other financial and non-financial support schemes and organisations based on individual needs.

Role profile

Advice giving

- Conducting advice Interviews using sensitive listening and questioning techniques
- Ensuring residents can explain their problem-debt/s and empower them to their own priorities.
- Researching, interpreting and communicating relevant information to enable residents to make informed decisions on their option/s.
- Providing advice on all available and suitable debt solutions, including the advantages, disadvantages, implications and consequences of non-payments, enabling residents to make informed decisions.
- Supporting residents with income maximisation, including better-off calculations and welfare benefit claims.
- Making representation to or negotiating with third parties, such as statutory and non-statutory bodies, in appropriate cases
- Ensuring all work conforms to the organisation's processes and procedures
- Ensuring all work reflects and supports the organisation's services and policies, including the Equality, Diversity and Inclusion strategy.
- Maintaining detailed case records, ensuring all work meets all appropriate quality standards and funders' requirements.
- Complying with data collection requirements to enable information retrieval, statistical monitoring and report preparation.

Research and Campaigns

- Assisting with research and campaign work by providing information and appropriate case studies and participating in Citizens Advice and approved funders' research and campaign initiatives.
- Alerting clients to research and campaign options.
- Responding to Citizens Advice Network Panel or funders surveys and submit evidence forms as appropriate.

Professional Development

- Keeping up to date with relevant legislation, case law, code of practice, policies and procedures, and debt advice publications and resources.
- Undertaking appropriate Continuous Professional Development (CPD) training to comply with quality assurance and funders' requirements, including achieving required CPD points to maintain relevant professional body membership.

- Maintaining an up-to-date record of all training sessions

Administration

- Attending relevant internal and external meetings as agreed with the line manager.
- Attending support and supervision and team/staff meetings
- Using IT software for statistical recording of information relating to research and
- campaigns and funding requirements, record keeping and document production.
- Ensuring all work conforms to the organisation's systems and procedures.

Other duties and responsibilities

- Carrying out any task that may be within the scope of the post to ensure the effective delivery and development of the service.
- Demonstrating commitment to the aims and policies of Citizens Advice
- Abiding by health and safety guidelines and sharing responsibility for your safety and that of colleagues.



Person specification

Essential Criteria

1. Demonstrable knowledge and experience of debt advice and casework
2. Hold a MaPS accredited or other relevant qualification in debt advice or are close to achieving this.
3. Understanding of CONC 8 – FCA Handbook (Debt Advice rules and guidance)
4. Experience dealing with challenging cases or vulnerable debt advice seekers
5. Willingness to adhere to Debt Advice Quality Standards
6. A commitment to Continuous Professional Development
7. Have essential IT and telephone skills and the ability to use an online-based Client Management System (CMS) to deliver advice across multiple channels and maintain case records
8. Ability and experience collating data to support funders' monitoring and reporting requirements
9. Experience or willingness to work in outreach settings with an understanding of information assurance and safety in those settings.

10. Ability to use sensitive listening and questioning skills to get to the root of the issues and empower clients whilst maintaining structure and control of meetings
11. Have a good understanding of the FCA's new Consumer Duty
12. Have a good, up-to-date understanding of the application of Equality, Diversity and Inclusion to the provision of advice.

Desirable criteria

- Knowledge and experience in delivering welfare benefits and financial capability advice
- Candidates must demonstrate how they meet the essential criteria on the specification to be shortlisted for an interview.
- In accordance with Citizens Advice's national policy and funders' requirements, we will require the successful candidate to be screened by the DBS. However, a criminal record will not necessarily be a bar to your being able to take up the job.