



## CITIZENS ADVICE BUCKS JOB DESCRIPTION

<b>DESIGNATION:</b>	Debt Adviser
<b>SALARY SCALE:</b>	£25,000
<b>RESPONSIBLE TO:</b>	Money Advice Manager/Supervisor
<b>CONTRACT</b>	12-month contract  Full time 37 hours p/w (can be part time)
<b>LOCATION:</b>	Flexible - offices based across Bucks with some opportunity for remote working

### **Role Purpose:**

- Undertake appropriate training to meet Financial Conduct Authority (FCA) standards for the delivery of high quality debt advice.
- Provide casework covering the full range of the specified area and make outreach visits as necessary
- Prepare and present cases to the necessary statutory bodies, tribunals and courts as appropriate and negotiate with third parties as appropriate
- Assist clients where necessary by calculating, negotiating, drafting or writing letters and telephoning
- 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
- Maintain case records for the purposes of continuity of casework, information, information retrieval, statistical monitoring and report preparation.
- Undertake training and shadowing to progress towards providing detailed casework to FCA standards.
- Interview clients using sensitive listening and questioning skills in order to allow clients to explain their problem(s) and empower them to set their own priorities.
- Assess clients' needs and provide one off debt advice and ongoing casework through a mixture of channels (face to face, telephone, digital).
- Explore options and implications to enable clients to make informed decisions.

- Give information and advice for clients to empower them to act on their own behalf including signposting to other agencies.
- Produce and validate accurate financial statements in accord with FCA practices.
- Ensure income maximisation through the appropriate take up of income, including those relating to water charges, benefits, tax, housing or application for other financial assistance.
- Negotiate with third parties, including statutory and non-statutory organisations as required.
- Where work falls outside the scope of the project, refer internally or to other specialist agencies as appropriate.
- Maintain detailed case records for the purpose of continuity of casework, information retrieval, statistical monitoring and report preparation.
- Ensure that all work meets all auditing and quality standards and the requirements of the funder.
- Maintain delivery of key areas of casework such as work brought forward, key dates and deadlines, closure of cases etc.
- Use IT for statistical recording, record keeping and document production.
- Participate in peer and file review systems organised within the office or by external funders or bodies.
- Meet the performance targets set by the organisation and flag any issues
- Keep abreast of current practice and case law in the field of debt and money advice and attend any training required.
- Perform any other tasks commensurate with the role, as directed by a supervisor or Manager.

### **Research & Campaigns**

- Assist with research and campaigns work by providing information about clients' circumstances
- Provide statistical information on the number of clients and nature of cases and provide regular reports to the organisation's management

### **Administration**

- Use IT for statistical recording, record keeping and document production
- Attend internal and external meetings as agreed with the manager
- Maintain a library of reference material and case law
- Liaise with statutory and non-statutory and present the service on outside bodies as appropriate

# Person Specification

## Essential Criteria

1. In-depth knowledge and experience of the specified area.
2. Effective communication skills (oral & writing) with particular emphasis on negotiating, representing and preparing reviews, reports and correspondence.
3. Fully understand the issues involved in interviewing clients and demonstrate an understanding of social trends and their implications for clients and the service.
4. An ordered approach to casework and an ability and willingness to follow and develop agreed procedures. Utilising IT in the provision of advice and the preparation of reports and submissions.
5. Understanding of and commitment to the aims and principles of the organisations service and its equality and diversity policies.

## Experience

6. At least 12 months experience in a role advising clients.
7. Experience of the processes required to give advice within a regulated framework.

## Skills and abilities

8. Willingness to participate in training to continue to develop as a Debt Adviser, and if MIMA (cert) to meet CPD annually, including attending face to face/web hosted training, undertaking shadowing, and using online training packages.
9. Effective communication skills with particular emphasis on negotiation and representation, the ability to draft correspondence, and reports and the ability to communicate effectively and sensitively with clients.
10. Good numeracy skills with the ability to carry out efficient calculations and prepare budgets for clients.
11. An ordered approach to work and willingness to follow and develop agreed procedures with the ability to prioritise tasks, to identify and work to deadlines and to manage time effectively under own initiative.
12. An understanding of the need for confidentiality and a non-judgmental approach to advice provision.
13. The ability to work effectively as part of a team and to give and receive feedback objectively and a willingness to challenge constructively.
14. The ability to liaise with creditors, statutory agencies and other voluntary sector agencies.
15. The ability to use IT in the provision of advice and the preparation of statistical reports and submissions; including recording work on Casebook, or a similar client record management system.

16. An understanding and commitment to work within the aims and principles of the Citizens Advice service or other employing agency and its equality and diversity strategy.