

Debt Adviser Vacancy

December 2024

Job pack

Thank you for your interest in working at Citizens Advice Central Nottinghamshire. This job pack should give you everything you need to know to apply for this role and what it means to work at Citizens Advice.

In this pack you'll find:

- Our values
- 3 things you should know about us
- Overview of Citizens Advice and Citizens Advice Central Nottinghamshire
- The job description and personal specification
- Terms and conditions
- What we give our staff
- Equality and diversity
- How to apply, the application process and guidance notes

Want to chat about this role?

If you want to chat about the role further, you can contact Janis Abraham, Operations Manager at janis.abraham@ca-centralnotts.org.uk

Our values

We're inventive. We're not afraid of trying new things and learning by getting things wrong. We question every idea to make it better and we change when things aren't working.

We're generous. We work together, sharing knowledge and experience to solve problems. We tell it like it is and respect everyone.

We're responsible. We do what we say we'll do and keep our promises. We remember that we work for a charity and use our resources effectively.

3 things you should know about us

1. We're local and we're national. We have 4 national offices and offer direct support to people in around 250 independent local Citizens Advice services across England and Wales.

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.

How Citizens Advice Central Nottinghamshire works

Citizens Advice Central Nottinghamshire is an independent registered charity serving our local area. We provide advice services in person from our offices in Eastwood, Beeston, Kirkby, Ollerton and Newark and from numerous outreach locations throughout the area, as well as over the phone, by web chat and email.

Every year thousands of people come to us for free, independent, confidential, and impartial advice and information. We're here for everyone and help with problems like managing debt or household bills, understanding rights at work, housing issues, claiming benefits, employment law and much more.

Our service makes a real contribution to the most deprived individuals and communities and we make a real difference to people's lives. We support local economies by maximising people's income and increasing the circulation of money in the local area by helping people claim benefits they are entitled to.

Through our daily interaction with clients, we have a credible understanding of local needs. We use our data and insight to tailor our services, as well as help improve policies and practices locally. We employ specialists in the fields of money advice, housing and welfare benefits who work in the local community supported by our volunteer advisors.

We work in partnership with local service providers in the voluntary and statutory sectors and provide outreach advice services within the community targeting our service towards people most likely to be socially excluded.

Our Trustee Boards are responsible for setting the strategy and budget for the organisation. The day to day responsibility for the running of the organisations is with the Chief Executive Officer together with a management team.

This is an opportunity to join a successful, forward thinking, friendly local charity and be part of a professional team of both staff and volunteers.

The Role

Job Title:	Debt Adviser
Reporting to:	Debt Team Leader
Salary:	£24,000-£27,336 per annum (pro rata) starting salary dependent on experience. Increase on successful completion of probation period.
Hours	30 hours per week
Contract Term	Permanent
Location:	Based in Ashfield (occasional travel across the Central Notts area, travel reimbursed)
Role purpose:	To contribute to debt team targets and to an effective and efficient specialist advice service within the aims, policies and principles of the Citizens Advice service and act as a resource for the generalist advisers.
Key accountabilities	Key elements/Tasks
Casework	<ul style="list-style-type: none"> • To provide a comprehensive money advice, advocacy and casework service to all clients on all matters relating to debt. • Act for the client where necessary by calculating, negotiating, drafting or writing letters and telephoning. • Negotiate with third parties as appropriate. • Ensure income maximisation through the take up of appropriate benefits. • Prepare and present cases to the appropriate statutory bodies, tribunals and courts as appropriate. • To assist clients to make applications for charitable funds where appropriate. • Assist clients with other related problems where they are an integral part of their case, including advice on financial capability, and refer to other advisers or specialist agencies as appropriate. • Provide advice and assistance to other staff across the whole range of Money Advice issues. • Ensure that all casework conforms to the Office Manual and AQS Quality Mark at casework level.

	<ul style="list-style-type: none"> ● Maintain case records for the purpose of continuity of casework, information retrieval, statistical monitoring and report preparation.
Research and Campaigns	<ul style="list-style-type: none"> ● Assist with research and campaign 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 Team Leader. ● Monitor service provision to ensure that it reaches the widest possible client group. ● Alert other staff to local and national issues.
Professional Development	<ul style="list-style-type: none"> ● Keep up to date with legislation, case law, policies and procedures relating to debt and undertake appropriate training. ● To maintain a basic knowledge of the welfare benefits system to identify where additional benefit entitlement. ● Read relevant publications. ● Attend relevant internal and external meetings as agreed with the line manager. ● Prepare for and attend supervision sessions/team meetings/management team meetings as appropriate. ● Assist with Service initiatives for the improvement of services. ● To attend a minimum of 16 hours professional development training per year.
Administration	<ul style="list-style-type: none"> ● Review and make recommendations for improvements to services. ● Use IT for statistical recording, record keeping and document production. ● Keep up to date with relevant policies and procedures and undertake appropriate training. ● Attend internal and external meetings as agreed with the manager. ● Maintain close liaison with relevant external agencies. ● Maintain a library of reference material and case law.
Other duties and responsibilities	<ul style="list-style-type: none"> ● Liaise with statutory and non-statutory organisations and represent the Service on outside bodies as appropriate. ● Carry out any other tasks appropriate to the role ● Abide by health and safety guidelines and share responsibility for own safety and that of colleagues.



Person specification

	Criteria	Essential	Desirable
1	An understanding of and commitment to the aims and principles of the Citizens Advice service and its equality and diversity policies.	✓	
2	Understanding and experience of debt casework.	✓	
3	Ability to interview clients using sensitive listening and questioning skills to get to the root of the issues and empower clients, whilst maintaining structure and control of meetings.	✓	
4	Experience of working to targets	✓	
5	Effective written and oral communication skills, including telephone skills, with particular emphasis on negotiating.	✓	
6	Understanding of the issues affecting society and their implications for clients and service provision.	✓	
7	Ability to give and receive feedback objectively and sensitively and a willingness to challenge constructively.	✓	
8	Flexible approach and willingness to work as part of a team.	✓	
9	Ability to use IT systems and packages and electronic resources in the provision of debt advice, record keeping and document production.	✓	

10	Understanding of and commitment to confidentiality and data protection	✓	
11	Completed Money and Pension Service accredited Debt training or equivalent	✓	
12	A commitment to continuous professional development	✓	
13	Ability to prioritise own work, meet deadlines, monitor and maintain own standards.	✓	
14	Ability and willingness to follow and develop agreed procedures.	✓	
15	Keep up to date with legislative changes in relation to debt advice.	✓	
16	Qualified Debt Relief Order Intermediary or willingness to obtain		✓

Terms and conditions

Contract – This is a permanent position

Salary – The Salary for the position is £24,000-£27,336 per annum (pro rata) starting salary dependent on experience. Increase on successful completion of

probation period. Salary is paid monthly by bank transfer

Pension - On appointment the post holder will be automatically enrolled into the workplace pension scheme.

Location - Based in Ashfield

(occasional travel across the Central Notts area, travel reimbursed)

Probation - There is a period of 6 months for all new entrants. Subject to satisfactory performance the post holder will have their contract status confirmed at the end of their probationary period.

Annual leave - 34 days per year including bank holidays

Any offer of employment is subject to

- satisfactory demonstration of the right to work in the UK
- receipt of two satisfactory references

What we give our staff

When you join our team you will be given an induction to the organisation and your new role. This will include some mandatory training modules, reading policies and getting to know the people you will be working with. All roles will be provided with a training plan to follow and further training and development opportunities. You will have a named line manager who will support you through supervision, team meetings and annual reviews.

Equality and Diversity

Citizens Advice Central Nottinghamshire values diversity, promotes equality and challenges discrimination.

We encourage and welcome applications from suitably skilled people of all backgrounds and are a Disability Confident committed employer.

Monitoring recruitment and selection procedures is one way of helping us to ensure that there is no unfair discrimination in the way that we recruit people and we are operating a fair and equitable procedure. To do this we need to know about the diversity profile of people who apply for posts at Citizens Advice Central Nottinghamshire. We ask for this information in order to monitor recruitment profiles to identify under-represented groups, identify trends over time, improve recruitment and retention processes, inform the service-wide EDI strategy and report to funders.

This information is given in confidence for monitoring purposes only and is not seen by anyone responsible for making recruitment decisions. We do not ask for your name on the form so only anonymous data is collected and shared for the purposes outlined above.

We will keep this information securely and destroy it after 12 months.

However, if you would prefer not to answer any of the questions we ask, please Select prefer not to say for that question on the Diversity monitoring form.

[Diversity monitoring form](#)

How to apply, the application process and guidance notes

Apply for this role

Please visit our dedicated [recruitment site](#) where you can apply for this position. Please submit your CV when prompted. We would like you to tailor your CV to

reflect the person specification included above. Within your CV please include 2 referee's, we will only contact them for a reference should you be offered the position.

If you are unable to make an electronic application, please contact:

Janis Abraham (janis.abraham@ca-centralnotts.org.uk)

Closing date: Sunday 19th January 2025

Interviews : Thursday 23rd January 2025

Disability

Please let us know if you require any adjustments to be made to the application process or would like to provide any information you wish us to take into account when we are considering your application. If you are selected for an interview, we will ask you to let us know if you have any access needs or may require reasonable adjustments to the interview or assessment (if applicable) at that stage. Please be assured that we will be supportive in discussing reasonable adjustments with you at any stage of the recruitment and selection process.

Entitlement to work in the UK

A job offer will be subject to confirmation that you are permitted to work in the UK in accordance with the provisions of the Asylum and Immigration Act 1996. You will be asked to provide evidence of your entitlement to work in the UK if you are successful and an offer of employment is made.

Please note that Citizens Advice Central Nottinghamshire does not hold a sponsor licence and, therefore, cannot issue certificates of sponsorship under the points-based system.

Shortlisting outcomes

Shortlisted applicants will be invited for an interview. Some positions may require additional assessments (practical task/test or assessment). If this is the case, further details will be provided if you are shortlisted.

References

All job offers are subject to the receipt of two satisfactory references: One should be from your current or most recent employer or line manager (if you are

employed through an agency), or your course tutor if you have just left full time education. The other should be someone who knows you in a work related, voluntary or academic capacity. Both referees should be able to comment on your suitability for the role. References will only be taken up for successful candidates following the interview.

Criminal convictions

Anyone who applies to work within Citizens Advice Central Nottinghamshire will be asked to disclose details of unspent convictions during the recruitment process.

Having a criminal record will not necessarily bar you from working for Citizens Advice Central Nottinghamshire – much will depend on the type of job you have applied for and the background and circumstances of your offence. However, we are not able to employ anyone with a conviction for a sexual offence against a child or vulnerable adult, regardless of when the offence took place. All other convictions will be considered on an individual basis. We have an Ex-offenders policy that provides more details if required.

Criminal Records Bureau Disclosures are only requested where proportionate and relevant to the post concerned. If a DBS check is required for a role this information can be found in the role profile.