



(Trainee) Debt Adviser

Job pack

Thanks 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:

- Overview of the Citizens Advice service
- Overview of the project
- About Citizens Advice Wigan Borough
- The role profile and person specification

Overview of the Citizens Advice service

The Citizens Advice service is made up of Citizens Advice - the national charity - and a network of around 300 local Citizens Advice members.

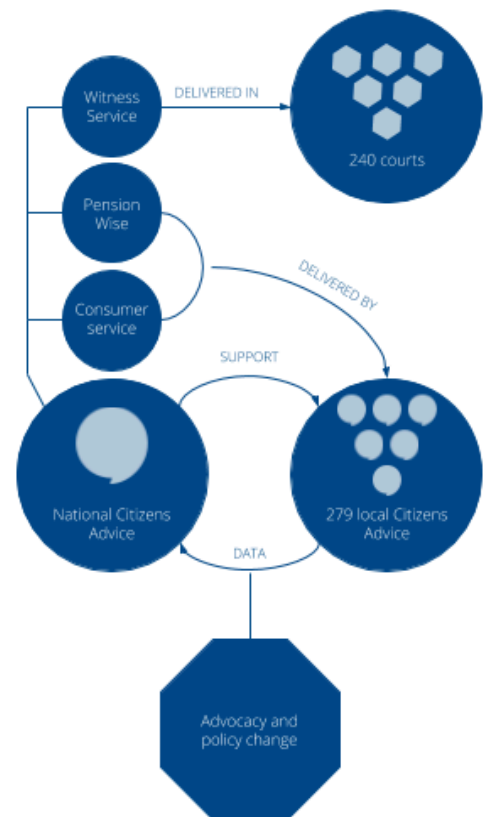
This role sits within our network of independent charities, delivering services from

- over 600 local Citizens Advice outlets
- over 1,800 community centres, GPs' surgeries and prisons

They do this with:

- 6,500 local staff
- over 23,000 trained volunteers

Our reach means 99% of people in England and Wales can access a local Citizens Advice within a 30 minute drive of where they live.



The project

Funded by the Money and Pensions Service (MaPS), this project delivers multi-channel debt advice to over 300,000 people a year, including some of the most financially excluded groups in society, with over £0.5 billion in debts.



About Citizens Advice Wigan Borough

We cover all areas of the Borough and have public facing offices in both Wigan and Leigh town centres. Our workforce is diverse and made up of both paid staff and volunteers. We are a flexible employer who cares about its people. Our team is really friendly and supportive and hold regular nights out.

Our staff have the opportunity to work hybridly (role allowing), after successful completion of a probationary period. All new staff receive a comprehensive induction and are assigned a staff 'buddy' to help them through their first few weeks.

We also offer:

- 34 days holiday each year (includes statutory holidays) - increases after 3 years
- Flexible working (outside of core hours)
- Auto enrolment pension - employers contribution increases to 5% after 2 years service
- Company sick pay (conditions apply)
- Full training and on-going development opportunities
- Membership of a professional body as a requirement of your role
- Eye care vouchers
- Employee Assistance Programme
- Death in service benefit payable to those who are in the Company pension scheme
- Access to discounted health cash plan



The role

We want people who are passionate about giving an effective service to those most in need. You will need to demonstrate that you can engage skilfully with clients who are vulnerable and distressed and have proven skills at working in a busy environment.

You will be a highly motivated strong team player with excellent interpersonal and organisational skills. You will have the ability to understand written and oral information of some complexity, have good numeracy skills sufficient to compile accurate financial statements and calculate entitlement to benefits, and, have effective oral and written communication skills for the purposes of negotiation and reporting.

This role requires the ability to work flexibly to meet the needs of our clients. You may need to work later evenings (until 7pm) and occasional Saturdays, if required, although we endeavour to keep these to a minimum.

(Trainee) Debt Adviser

Role Description and Person Specification

Reporting to:	Debt Team Leader
Term:	Fixed to 31 March 2025 (may be extended, subject to funding)
Salary:	starting at £22,689 - £23,883 depending on experience
Hours:	36.25 per week (between Mon-Fri 8am and 6pm, Sat 9am-12pm on rotation)
Location:	Leigh and other Company locations

In accordance with Citizens Advice national policy the successful candidate may be required 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.

Job purpose:

To deliver good quality debt and undertake income maximisation and budgeting advice/casework, via a range of channels to targeted groups of people experiencing financial hardship. To ensure that all key performance indicators are met, including the number of clients assisted, quality and case recording requirements.

Main duties:

- Sensitively explore the client's situation, including household and financial circumstances and details of debts
- Provide information and advice to empower clients to act on their own behalf
- Undertake casework where necessary
- Identify where clients could maximise their income or minimise their expenditure, including undertaking benefit checks or identifying other sources of financial help, and assist clients to make relevant applications
- Explore options and implications to enable the client to make informed decisions
- Assist clients to set realistic budgets and help them to look at ways of managing their money
- Identify other advice and support needs and signpost or refer the client as require, including in to our energy project
- Support our research and campaigns work through case studies, data collection and client consent
- Ensure that advice, casework and other procedures are followed and recording systems maintained as required under Company, AQS, Citizens Advice, FCA and Money and Pensions Service requirements
- Contribute to the efficient working of the team in delivering against the project delivery

requirements

- Engage with team members, sharing knowledge and good practice and supporting each other to problem solve
- Encourage clients to provide feedback on the service they have received to support continuous improvement

Key Responsibilities

- Promote the work of the Company and the Citizens Advice service and maintain good relationships with external agencies, demonstrating professionalism at all times
- Comply with all Company policies and procedures, with attention to Health and Safety, Risk Management, Confidentiality, Home Working, Dignity at Work and Equal Opportunities
- Provide written and/or verbal reports to the Management team, as required
- Keep up to date with changes to legislation, case law, and policies and procedures
- Attend and actively participate in internal and external meetings as directed
- Identify your training and development needs relevant to your role and undertake continuing professional development, in consultation with your line manager
- Carry out any other reasonable tasks as required to ensure that the Company's services are efficiently and effectively provided
- Demonstrate commitment in your work to the values of Citizens Advice Wigan Borough - act with **Integrity**, be **Passionate** about what you do and help us to provide the best service possible by adapting and **Evolving** with us.

March 2024

Person Specification

Criteria Assessed via CV and Covering Letter	
1	Able to communicate effectively in writing
2	Willing to learn and take responsibility for own training and on-going development
3	Understanding and commitment to the aims of Citizens Advice and its equality and diversity policies
4	Able to use technology and IT systems to complete work tasks
5	Committed to providing high quality client services
6	Previous debt or other social welfare law advice experience (desirable)

Criteria Assessed via practical exercise	
7	Have good numeracy skills in order to undertake calculations and prepare budgets for clients
8	Able to use sensitive listening and questioning skills to identify the client's needs

Criteria Assessed via full interview	
9	Excellent organisational skills with the ability to use your own initiative, prioritise tasks and work to deadlines in order to meet targets
10	Able to work both independently and within a team environment
11	Excellent interpersonal skills, enabling you to work in a sensitive, enabling and non-judgemental way which encourages clients to be open with you
12	Able to encourage clients to take responsibility for resolving their debt issues, where they are able to do so
13	Able to assess a client's understanding and adapt your communication approach as needed
14	Able to provide advice to clients to enable them to make the most of their income, including ways to maximise their income and reduce costs
15	Understand the practical application of client confidentiality and data protection
16	Understand the importance of and able to follow policies and procedures
17	Able to both give and receive feedback objectively and sensitively and willing to challenge constructively
18	Able and willing to ask for support when needed

Please refer to the guidance notes for applicants for further information about applying for this role.