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**Debt Adviser**

**Position:** Debt Adviser

**Location:** Citizens Advice Harrow

**Closing date:** Monday 30 June 2025, 5 pm

**Role details**

Job title: Debt Adviser

Debt Adviser Salary: £40,000.00 per annum

London Allowance: Yes

Hours per week: 35 hours

Type of contract: Fixed Term Contract until 31 March 2026 subject to further funding

**Purpose of the role**

There is an exciting opportunity to join our Money Advice Team at Citizens Advice Harrow. Our Money Advice Team is hardworking, dedicated and client focused with a track record of delivering high quality advice.

We are seeking to appoint a Debt Advice Caseworker. As a Debt Advice Caseworker, you will be able to support and empower clients as well as negotiate with creditors on their behalf. You will assess the best options to support clients’ debt issues whilst providing budgeting advice and looking at ways to maximise income. You will provide a holistic advice service and facilitate clients to access support in any other areas of advice which they need. Appointments will be delivered face to face and on the telephone. Outreach and home visits may also be required.

The right candidate is required to have experience in advising clients on Debt and Money Advice. It is essential that you have good numeracy and writing skills, good communication skills, are well-organised and have effective time-management as well as a non-judgmental attitude. Successful candidate should have the knowledge to provide a first-class advice service to our clients.

As an experienced Debt and Money Adviser, you will play a crucial role in helping individuals and families manage their debts, improve their financial situations, and achieve long-term stability. You will work closely with clients, providing them with expert advice, support, and guidance on a range of debt and money-related issues. You will be responsible for conducting comprehensive assessments of clients' financial situations, negotiating with creditors, and developing personalised debt management plans.

**How to apply -** For an application pack visit our website:[**https://www.citizensadviceharrow.org.uk/category/jobs/**](https://www.citizensadviceharrow.org.uk/category/jobs/)

**About the role:**

* Interview clients using sensitive listening and questioning skills in order to allow them to explain their problem(s) and empower clients.
* Research and explore options and implications so that clients can make informed decisions.
* Maintain detailed case records for the purpose of continuity of casework, information retrieval, statistical monitoring and report preparation.
* Keep up to date with legislation, policies and procedures and undertake appropriate training.
* Attend relevant internal and external meetings

**About you:**

* You will have the ability to interview clients using sensitive listening and questioning skills in order to get to the root of issues and empower clients, whilst maintaining structure and control of meetings.
* You will have the ability to research, analyse and interpret complex information, produce and present clear reports verbally and in writing.

We offer a range of employee benefits, including generous annual leave, pension contribution, and training and opportunities to continue your professional development.



**Debt Adviser**

Job pack

Thanks for your interest in working at Citizens Advice Harrow. 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 Harrow
* The role profile and personal specification
* Terms and conditions
* What we give our staff

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| **Want to chat about this role?**If you want to chat about the role further, you can email recruitment@citizensadviceharrow.org.uk  |
| **https://lh6.googleusercontent.com/rV1VVWtESnRAKSo3e13UMETr74uMYm9lmKs6dFFHdlb3XGEZc35rXp0iFmd31iU-rIFvyPOFHd4kMyJdlYti3PXVIC-MSurFNhQsHJju-Awy1zUs-wWpZd-GSaPZfsQlilu9xteE Our values****We’re inventive.** We’re not afraid of trying new things and learn 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. |
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| **https://lh4.googleusercontent.com/YD2WcOy-gr-26_A0DWW09BgqTpDqNjFUp2tza7MO4VNgpHTgSrc2v6FSsEV4uPbFWolJl-jrhtXZffr3rkY1htq4wq-FnAdKVlJs8Pwv9Nb7_AODROhWG1-xgu3rLmxJoQtzv0RP** | **3 things you should know about us** |

**1. We’re local and we’re national**. We have 6 national offices and offer direct support to people in around 300 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 Harrow Citizens Advice works**

Citizens Advice Harrow consists of a busy office and operates on several outreach locations. We run a multi-channel service so clients can contact us by email, telephone and face-to-face drop-ins. Our staff consist of a diverse team of paid and volunteer staff from a variety of backgrounds.

  **Overview of Citizens Advice**

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| 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 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. | https://lh5.googleusercontent.com/r8suuMK2Y1jlNYRk0lSUl754bSwmNYAJobX-F9ffjexbCyPchw5197ffUyCrom3-bxGgy_E0fqO2Re9Dxk0UtXRs940bi9gIIzX24uYthNRbwQm6lKqY9AnpSF_d5Fn9vqek1OG2 |

* **The role**

This role is to provide debt advice and casework to debt clients. The successful candidate must have experience of providing debt advice and casework.

You will need to be able to work well as part of a team and independently and be committed to our policies, aims and objectives.

  **Role profile**

**Advice giving**

* 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.
* Use the Citizens Advice AdviserNet website to find, interpret and communicate the relevant information.
* Research and explore options and implications so that clients can make informed decisions.
* Act for the client where necessary by calculating, negotiating, drafting or writing letters and telephoning.
* Negotiate with third parties such as statutory and non-statutory bodies as appropriate.
* Refer internally or to other specialist agencies as appropriate.
* Ensure that all work conforms to the organisation’s office manual and the Advice Quality standard / Legal Aid Agency’s Quality Mark / other funding requirements, as appropriate.
* Ensure that work reflects and supports the Citizens Advice service’s equality and diversity strategy.
* Maintain detailed case records for the purpose of continuity of casework, information retrieval, statistical monitoring and report preparation.
* Provide casework service covering the full range of debt and money management advice, including debt relief orders, bankruptcy, and debt management plans.
* Deliver our service by a range of methods required, including telephone/digital channels, drop-in sessions, appointments, outreach work, and home visits.
* Acts for clients where necessary; this includes drafting letters, budgets, financial statements, and negotiating with third parties.
* Ensuring income maximisation through the take up of appropriate welfare benefits.
* Preparing and presenting cases to statutory bodies, tribunals, and courts when required.
* Assisting clients with issues, where they may be an integral part of a case, and referring them to the appropriate agencies and advisers.
* Maintaining standards of service delivery and ensuring that casework conforms to the Citizens Advice membership requirements, the Advice Quality Standard, and the Money and Pensions Service Advice Quality Framework.
* Complying with systems for monitoring and reporting purposes.
* Working collaboratively with colleagues to ensure that the service area meets key performance indicators and targets.
* Assisting in the smooth running of the organisation and providing emergency cover for other parts of the service when necessary.
* Analyse and interpret complex information, communicating this effectively in writing with particular emphasis on negotiation and representation.

**Research & Campaigns**

* Assist with research and campaigns work by providing information as appropriate.
* Alert clients to research and campaign options.
* Professional Development
* Keep up to date with legislation, policies and procedures and current research and campaign issues and undertake appropriate training.

**Administration**

* Attend relevant internal and external meetings as agreed with line manager.
* Prepare for and attend supervisor session/team meetings/staff meetings as appropriate.
* Use IT for statistical recording of information relating to research and campaigns and funding requirements, record keeping and document production.
* Ensure all work conforms to the organisation’s systems and procedures.

  **Person specification**

**Essential Criteria**

* Ability to commit and work within the aims, principles and policies of the Citizens Advice service.
* Understanding of equality and diversity and its application to the provision of advice.
* An understanding of the problems and issues associated with unmanageable debt and their implications for clients and advice service provision.
* Ability to interview clients using sensitive listening and questioning skills to get to the root of issues and empower clients, whilst maintaining structure and control of meetings.
* Understanding of the issues affecting society and their implications for the client and service provision.
* The ability to understand the needs of others and to empower clients to take action for themselves.
* The ability to monitor and maintain own standards, prioritise work and meet deadlines and targets.
* Ability to research, analyse and interpret complex information, produce and present clear reports verbally and in writing.
* Ability to understand statistics and check accuracy of calculations.
* The ability to give and receive feedback objectively and sensitively and a willingness to challenge constructively.
* The ability to work as part of a team and to respond positively to change.
* Ability to work from home or office based and in a multi-agency environment as required.

**Requirements**

* + To be appointed as a Debt Advice Caseworker, you will need to have knowledge and experience of complex debt casework, covering priority and non-priority debt advice, options and insolvency solutions
	+ Experience of achieving performance and quality targets/KPIs.
	+ Ability and willingness to undertake training and development to comply with Money and Pensions Service and Citizens Advice quality standards.
	+ Effective oral and written communication skills.
	+ Numerate to the level required by the tasks.
	+ Ordered approach to casework and an ability and willingness to follow and develop agreed procedures.
	+ IT literate with an ability to use software packages including Microsoft Office products in the provision of advice and preparation of formal written materials.
	+ Ability to work across different sites.
	+ Institute of Money Advisers Certificate in Money Advice Practice or MaPS Caseworker accreditation equivalent.

**Desirable Criteria**

* In accordance with Citizens Advice national policy, we may ask 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.
* Having a full, clean driving licence and access to a vehicle.

**Terms and conditions**

- Fixed term contract, initially until 31st March 2026

- Salary £40,000.00

- 5 days per week – 35 hours

- Closing date – 30 June 2025 at 5 pm

- Interview date – 4 July 2025

Completed application forms to be returned to:

recruitment@citizensadviceharrow.org.uk

* **What we give our staff**

We offer a range of employee benefits, including generous annual leave, pension contribution, and training and opportunities to continue your professional development.



**Guidance notes for applicants**

**Application form**

Please complete your application and return it by post or email (as a Word document) no later than the closing date referred to in the advert. If you return your application via email there is no requirement to send a hard copy in the post.

CVs will not be accepted as a substitute for the application form, unless specifically stated in the advert.

The application form plays a key part in our recruitment and selection process. We use the information you provide about your skills, experience, career and education history to decide whether or not to invite you for an interview. It is important that you complete the application form as fully and accurately as possible, ensuring that you give specific examples which demonstrate how you meet the essential and desirable criteria for the role for which you are applying.

**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 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 Harrow does not hold a sponsor licence and, therefore, cannot issue certificates of sponsorship under the points-based system.

**Diversity Monitoring**

Citizens Advice Harrow values diversity and promotes equality. We encourage and welcome applications from suitably skilled candidates from all backgrounds. 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. To do this we need to know about the diversity profile of people who apply for posts at Citizens Advice Harrow. This information is given in confidence for monitoring purposes only and is not seen by anyone responsible for making recruitment decisions. However, if you would prefer not to answer any of the questions we ask, please leave them blank.

**Information, experience, knowledge, skills and abilities**

This is a key section of the application form which allows you to provide evidence of your experience, knowledge, skills and abilities that are relevant to the role as described in the role profile. Selection is based on an assessment of the evidence you provide against the requirements of the role as set out in the person specification. It is important that you tailor your response to clearly demonstrate how you meet each requirement. No assumptions will be made about your achievements and abilities.

Please provide one example for each requirement. You should choose examples of past experience that clearly demonstrate what we are looking for, and be precise about what you did, how you did it and the outcome or result of your actions. Please try to limit your response to each criterion to a maximum of 200 words.

A useful guide might be S.T.A.R:

Specific – give a specific example

Task – briefly describe the task/objective/problem

Action – tell us what you did

Results – describe what results were achieved

Please provide recent work examples wherever possible. However, do remember that relevant examples from other aspects of your life, for example: voluntary or unpaid work, school or college work, family or home responsibilities, can also be given.

**Shortlisting outcomes**

Shortlisted applicants will be invited for an interview. Some positions may require additional assessments (practical task/test or assessment centre). If this is the case, you will have received details with the application pack - 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 interview.

**Criminal convictions**

Anyone who applies to work within Citizens Advice Harrow 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 Harrow – 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 office took place. All other convictions will be considered on an individual basis.

Disclosure and Barring Service (DBS) disclosures are only requested where proportionate and relevant to the post concerned. If the post for which you are applying for requires a DBS disclosure, this will be noted in the application pack.