



Debt Adviser/Caseworker

Trainee position considered for the right candidate

Job pack

Thank you for your interest in working at Citizens Advice Swindon. 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:

- How Citizens Advice Swindon works
- The role profile and personal specification
- Terms and conditions
- What we give our staff

Want to chat about this role?

If you want to chat about the role further, you can contact us by emailing amanda.kent@caswindon.org.uk and we will organise a time to answer your queries.

Closing date for applications: 2nd December 2024

Interview dates: 10th December 2024

As a member of the Citizens Advice service, Citizens Advice Swindon (CAS) provides free, confidential, independent and impartial advice and information to everyone on their rights and responsibilities. Whoever they are, whatever the problem. We value diversity, promote equality and challenge discrimination.

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

We're local

We have offices in Swindon and deliver outreach sessions for clients across the borough. Last year, we supported over 8,500 clients with more than 27,000 issues, including Welfare Benefits, Money Advice, Energy, Housing and Immigration.

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.

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.

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today.

What's it like at Citizens Advice Swindon?

We operate a multi-channel service offering advice over the phone, by email and face to face. Based in Sanford House in Swindon; a voluntary sector hub that includes Livewell Swindon, Swindon Mind, Swindon Carers Centre, Healthwatch Swindon, Swindon Advocacy Movement, Wiltshire Law Centre and more.

Our current staff team is made up of 30 paid staff and over 50 volunteers.

We work in a blended way with a mix of home and office working depending on the requirements of the role. We care about our employees' mental wellbeing and want to ensure everyone can achieve a healthy, happy work-life balance. We are committed to developing our staff and we work with our staff to support them with their personal and career development.

We have a commitment to a culture of learning and working together to problem solve and share learning experiences.

We value diversity, promote equality and challenge discrimination wherever we find it, and through our research and campaign work, we speak up on the issues that affect people's lives.

You will be joining a dedicated, and talented team of people who are deeply passionate about helping individuals and communities, and delivering services which improve people's lives.



The role

Role	Debt Adviser/Caseworker
Salary	£25,608-28,738 (depending on experience) Trainee £24,897 pro rata
Hours	37 hours per week
Location	Swindon
Reporting to	Debt Team Manager



Role profile

Key tasks

Working as part of our debt team you will provide full debt advice and casework for clients referred from our Generalist Service and external partners.

This post is funded by the Money and Pensions Service.

Role profile

Advice and Casework

- Provide one off, emergency and ongoing advice to clients presenting with debt issues using a multi-channel approach
- Provide casework covering the full range of debt issues and options in line with the Debt Advice Process
- Act as DRO intermediary (training given if required)
- Prepare and present cases to the appropriate statutory bodies and courts as appropriate and negotiate with third parties as appropriate.
- Assist clients where necessary by calculating, negotiating, drafting or writing letters and telephoning creditors.
- Constructively challenge a Client's budget where this is appropriate
- Explain how a Client can appropriately manage their money, including:
 - Maximising income
 - Receiving and allocating income
 - Payment methods
- 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.

- Write up cases using agreed format, tailoring advice to the clients situation and providing written confirmation of advice to clients
- Maintain case records for the purposes of continuity of casework, information retrieval, statistical monitoring and report preparation.
- Ensure all debt advice conforms fully with FCA guidance
- Ensure that all casework conforms to the organisations Office Manual and the Advice Quality Standard and specialist Quality Mark.

Research & Campaigns

- Assist with research and campaigns work by providing information about clients' circumstances.
- Make recommendations for the local office research and campaigns based on trends in case reviews and supervision.
- Provide statistical information on the number of clients and nature of cases and provide regular reports to the organisation's management.

Professional Development

- Keep up to date with legislation, case law, policies and procedures relating to specified area and undertaking appropriate training.
- 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.

Administration

- Maintain records and systems in accordance with Information Assurance, Data Protection law
- Use IT for statistical recording, record keeping and document production.
- Liaise with statutory and non-statutory and present the service on outside bodies as appropriate.

General Duties

- Work cooperatively with colleagues and encourage good teamwork, clear lines of communication and common practices within the organisation.
- Contribute to a positive working environment in which equality and diversity are championed, dignity at work is upheld and staff and volunteers perform optimally.
- Work to foster good relationships with external organisations.
- Promote the aims, policies, and membership requirements of the Citizens Advice service and Citizens Advice Swindon.
- Abide by health and safety guidelines and share responsibility for your own safety and that of colleagues.
- Carry out any other tasks that may be within the scope of the post to ensure the effective delivery and development of the advice service.

Person specification

Essential Criteria

- Recent and ongoing experience of providing Social Welfare Law advice eg. AQS Generalist level
- A good understanding of current debt options available to people
- Effective communication skills (oral & writing) with particular emphasis on negotiating, representing and professional correspondence.
- Ability to clearly explain complex information to clients who may be vulnerable or experience language barriers
- Experience of negotiating with third parties on another person's behalf
- Fully understand the issues involved in interviewing clients and demonstrate an understanding of social trends and their implications for clients and the service.
- Experience of keeping full and comprehensive casenotes
- A willingness to follow and develop agreed procedures.
- Ability to carry and manage a busy workload, demonstrating an ordered and organised approach
- Utilising IT in the provision of advice
- Understanding of and commitment to the aims and principles of the Citizens Advice service and its equality and diversity policies.

Desirable Criteria

- Recent experience of carrying out debt casework
- Knowledge and experience of giving full debt advice and current FCA guidance for giving good debt advice.
- Experienced DRO Intermediary

In accordance with Citizens Advice national policy we may 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.



Terms and conditions

Salary: £25,608-28,738 (depending on experience)

Trainee £24,897 pro rata

Hours: 37 hours per week

Location: Mainly in office but some home working possible



What we give our staff

- 25 days paid holiday per year plus Bank Holidays pro rata, and a discretionary 3 additional days between Christmas and New Year
- 5% employers contribution to workplace pension scheme with 3% employees contribution
- A commitment to Continued Professional Development Access to Citizens Advice national training programme
- Opportunity to work as part of a national network of Citizens Advice offices
- Employee Assistance Programme including 24hr helpline support and legal advice
- Mental Health and Wellbeing Support from Togetherall
- Perks and savings via our partnership with Telus Health, these include savings on cinema tickets, giftcards and cashback on some purchases