

Job Description

JOB DESCRIPTION

Job title:	Debt Adviser
Hours of Work:	37.5 hrs per week (Mon-Fri)
Location:	Citizens Advice Bromley, Community House, South Street, Bromley BR1 1RH + Bromley Outreaches
Salary:	£26,280pa + 2% pension contribution
Contract:	Fixed Term to 30 September 2020 with possibility of extension
Responsible to:	Outreach and Casework Manager, Citizens Advice Bromley

Job purpose: We are looking to recruit an experienced Debt Adviser to work with our dynamic team providing and supporting our community with money advice and debt issues both in our main office and at our outreaches across the Borough.

Key work areas and tasks:

Advice and Casework

1. Ability to effectively diagnose a client's money advice needs
2. Act for the client where necessary by calculating, negotiating, drafting or writing letters, telephoning and using other appropriate channels
3. Assist and advise on the preparing financial statement, providing template letters and other such means to help the client to progress their case
4. Assist and advice clients on negotiating with creditors, third parties or exercising formal appeal rights as appropriate
5. Research and explore options and implications so that the client can make an informed decision
6. Ensure income maximisation and minimum expenditure through the take up of appropriate benefits.
7. Prepare and present cases to the appropriate statutory bodies, tribunals and courts as appropriate.
8. 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. Provide advice and assistance to other staff across the whole range of debt issues.
9. Ensure that all casework conforms to Citizens Advice Bromley's Office Manual and the Advice Quality Standard and/or the Specialist Quality Mark as appropriate.
10. Maintain case records for the purpose of continuity of casework, information retrieval, and statistical monitoring and report preparation.
11. Ensure that all work conforms to Citizens Advice Bromley's systems and procedures.

Planning and Organising

13. The post holder is required to manage their own workload and time effectively and efficiently to ensure that the objectives of the role and services to clients are delivered on time and agreed targets are met.

Research and campaigns

14. Assist with research and campaigns work by providing information about clients' circumstances.
15. Provide statistical information on the number of clients and nature of cases and provide regular reports to management.
16. Monitor service provision to ensure that it reaches the widest possible client group.
17. Alert other staff to local and national issues.

Professional development

18. Keep up to date with legislation, case law, policies and procedures relating to debt and undertake appropriate training.
19. Read relevant publications.
20. Attend relevant internal and external meetings as agreed with the line manager.
21. Prepare for and attend supervision sessions/team meetings/management team meetings as appropriate.
22. Assist with Service initiatives for the improvement of services.

Administration

23. Review and make recommendations for improvements to services.
24. Maintain local information systems.
25. Use IT for statistical recording, record keeping and document production.
26. Keep up to date with policies and procedures relevant to bureau work and undertake appropriate training.
27. Attend internal and external meetings as agreed with the manager.
28. Maintain close liaison with relevant external agencies.
29. Maintain a library of reference material and case law.

Public relations

30. Liaise with statutory and non-statutory organisations and represent the Service on outside bodies as appropriate.

Other duties and responsibilities

31. Carry out any other tasks that may be within the scope of the post to ensure the effective delivery and development of the service.
32. Demonstrate commitment to the aims and policies of the CAB service.
33. Abide by health and safety guidelines and share responsibility for own safety and that of colleagues.

Person Specification

Essential

1. At least two year's, or equivalent, competencies in debt advice.
2. Knowledge and experience of Debt advice to casework level
3. An ordered approach to casework and an ability to follow set procedures concerning casework and file management to achieve the expected standard required of the role
4. Effective oral communication skills with particular emphasis on negotiating and representing.
5. Effective writing skills with particular emphasis on negotiating, representing and preparing reviews, reports and correspondence.
6. Ordered approach to casework and an ability and willingness to follow and develop agreed procedures.
7. Understand the issues involved in interviewing clients.
8. Numerate to the level required in the tasks.
9. Ability to prioritise own work, meet deadlines and manage caseload.
10. Ability to use IT in the provision of advice and the preparation of reports and submissions.
11. Ability to give and receive feedback objectively and sensitively and a willingness to challenge constructively.
12. Ability and willingness to work as part of a team.
13. Ability to monitor and maintain own standards.
14. Demonstrate understanding of social trends and their implications for clients and service provision.
15. Understanding of and commitment to the aims and principles of the CAB service and its equality and diversity policies.

Desirable

16. Experience of debt relief orders or willingness to develop this area
17. Experience of Financial Capability work debt intervention, or willingness to develop this area