



Debt Adviser

Job pack

Thanks for your interest in working at Citizens Advice Doncaster Borough 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 Doncaster Borough
- 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 Emma Burdon by emailing emma@citizensadvice-doncasterborough.org

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.

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 reply on us

How Citizens Advice Doncaster Borough works

We are an independent charity governed by our trustee board, and operating from 3 main offices, plus outreaches, across the borough of Doncaster. Our Chief Executive is James Woods

We are a forward-looking and expanding organisation with a team of paid and volunteer advisers and admin staff managed by our Operations Manager, Emma Burdon. Our team work across all our offices to deliver high quality generalist advice and casework in debt and benefits – and clients have access to our services through drop-in, appointment, telephone, email and webchat.

We are committed to Citizens Advice aims, principles and policies and equality and diversity standards are embedded throughout our organisation. It is essential that all our clients have an equal opportunity to access our services, and all our staff work hard to put this into practice.

Overview of Citizens Advice

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

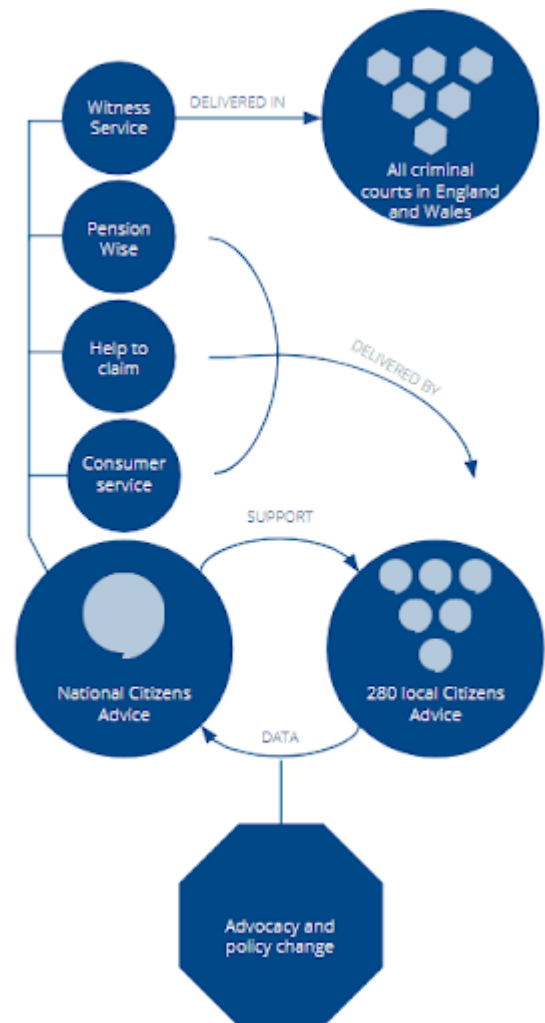
This role sits our network of independent charities, delivering services from

- 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.





The role

We're seeking a compassionate Debt Adviser to provide essential support to individuals and families in financial difficulty. You will work across our Doncaster offices and community outreach locations to deliver high-quality debt advice services.

As a Debt Adviser, you will play a crucial role in assisting clients in managing their debts and improving their financial situations. You will provide expert advice and support, helping clients understand their options and develop effective strategies for debt repayment. This position requires strong communication skills, a keen analytical mind, and a passion for helping others achieve financial stability.

If you have Debt advice experience, are passionate about supporting individuals and families in need, and are interested in joining a dedicated, professional team we would love to hear from you.

Job Purpose

To provide high-quality, impartial debt advice to clients, helping them to manage their financial difficulties and achieve sustainable solutions.

Key Responsibilities:

- Client Intake and Assessment:
 - Conduct initial assessments to understand clients' financial circumstances and identify their needs.
 - Gather relevant information, such as income, expenditure, and debt levels.
 - Assess clients' eligibility for benefits, grants, and other forms of financial assistance.
- Debt Advice:
 - Provide clear and concise advice on debt management strategies, including budgeting, debt consolidation, and debt relief options.
 - Assist clients in developing realistic and achievable debt repayment

- plans.
 - Advise clients on their rights and responsibilities regarding debt, including debt collection practices and legal procedures.
- Benefits and Entitlements:
 - Help clients check eligibility benefits and grants such as Universal Credit, housing benefit, and council tax reduction.
- Negotiations with Creditors:
 - Negotiate with creditors on behalf of clients to secure more favorable repayment terms.
 - Liaise with creditors to prevent or resolve debt-related issues.
- Referral and Signposting:
 - Refer clients to other agencies or services, such as housing advice, mental health support, or legal aid, as needed.
 - Signpost clients to relevant resources and information.
- Record Keeping and Administration:
 - Maintain accurate and up-to-date records of client interactions and casework.
 - Comply with data protection regulations and confidentiality requirements.
 - Complete relevant administrative tasks, such as reporting and data entry.

Desirable Skills and Qualifications:

- Strong understanding of debt and benefits legislation and regulations.
- Excellent interpersonal and communication skills.
- A Debt Relief Order (DRO) registered intermediary or working towards
- Ability to empathize with clients and build rapport.
- Strong problem-solving and decision-making skills.
- Numeracy skills to analyse financial information.
- IT literacy, including proficiency in relevant software.
- Ability to work under pressure and manage a busy workload.
- Experience in a debt advice or similar role.
- Relevant qualifications in financial advice or a related field (e.g., Level 3 Certificate in Credit Advice or equivalent).

In accordance with Citizens Advice national policy, we 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

The post will be subject to a 4-month probationary period.

Full time 37 hours per week Monday - Friday £28,200 per annum

The post is subject to MAPS funding. In the unlikely event that funding is reduced or withdrawn, hours may be reduced or withdrawn accordingly following appropriate notice.

A full-time post holder will be entitled to 38 days annual leave which are inclusive of the 8 normal bank holidays and 4 associated days. Holiday entitlement is pro-rata for part-time employees. The leave year runs from 1st April to 31st March.



What we give our staff

You will receive training and support appropriate to your role as an employee at Citizens Advice Doncaster Borough. You will have the opportunity for professional development and will be an integral part of our friendly and committed team – with all the peer support and confidence that brings.

You will have the option to join our pension scheme administered through NEST and to join our cycle to work scheme.