

**Job Title:**  **Debt Advice Trainee/ Caseworker**

**Salary:**  **£28,673 (Trainee £25,806)**

**Reporting to:**  **Head of Money Advice and Financial Inclusion Services**

**Location:** **Various locations across the Liverpool area.**

**Flexible hybrid working 3 days office based**

**(available for experienced Debt Caseworkers)**

**Purpose**

The Debt Advice Caseworker will provide an in person high-quality advice and casework service to the organisation’s clients in debt and money management service.

The Debt Advice Caseworker will provide mentoring and support to their co-workers, which will help develop their skills and expertise in debt and money management service, ensuring they deliver our clients with the best possible service.

A demanding role, whereby the Debt Advice Caseworker will have the ability to understand and deal with complex information. Working collaboratively with their team, management, external organisation’s, and Head of Service.

Flexibility is a key characteristic of all our posts and the post-holder may be asked to carry out other tasks consistent with the grade from time to time.

**Equality and Diversity:**

All staff members are expected to demonstrate a commitment to equality and diversity. We recognise and celebrate the positive value of diversity, promote equality and challenge discrimination.

**Responsibilities:**

1. Provide casework service covering the full range of debt and money management advice, including debt relief orders, bankruptcy, and debt management plans.
2. Deliver our service by a range of methods required, including telephone/digital channels, drop-in sessions, appointments, outreach work, and home visits.
3. Acts for clients where necessary; this includes drafting letters, budgets, financial statements, and negotiating with third parties.
4. Ensuring income maximisation through the take up of appropriate welfare benefits.
5. Preparing and presenting cases to statutory bodies, tribunals, and courts when required.
6. Assisting clients with issues, where they may be an integral part of a case, and referring them to the appropriate agencies and advisers.
7. Mantaining 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.
8. Complying with systems for monitoring and reporting purposes.
9. Working collaboratively with colleagues to ensure that the service area meets key performance indicators and targets.
10. Assisting in the smooth running of the organisation and providing emergency cover for other parts of the service when necessary.
11. Analyse and interpret complex information, communicating this effectively in writing with particular emphasis on negotiation and representation.

**Research and Campaigns**

1. Keeping up to date with current research trends and campaign issues.
2. Participating in research and campaigns activity by providing information on client’s circumstances and acting on behalf of the client.

**Essential Criteria**

1. An understanding of and commitment to the aims, principles and policies of the Citizens Advice service including a strong commitment to equality and diversity.
2. An understanding of the problems and issues associated with unmanageable debt and their implications for clients and advice service provision.
3. Recent experience of providing advice to the Advice Quality Standard and/or the willingness and ability to complete full debt advice training.
4. A good understanding of the skills and techniques used in interviewing clients through a range of channels including telephone, digital and face-to-face.
5. The ability to understand the needs of others and to empower clients to take action for themselves.
6. The ability to monitor and maintain own standards, prioritise work and meet deadlines and targets.
7. The ability to give and receive feedback objectively and sensitively and a willingness to challenge constructively.
8. The ability to work as part of a team and to respond positively to change.



**Person Specification:**

1. 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

1. Experience of achieving performance and quality targets/KPIs.
2. Ability and willingness to undertake training and development to comply with Money and Pensions Service and Citizens Advice quality standards.
3. Effective oral and written communication skills.
4. Numerate to the level required by the tasks.
5. Ability to prioritise own work, meet deadlines, manage workload and targets in a pressured environment.
6. Ordered approach to casework and an ability and willingness to follow and develop agreed procedures.
7. IT literate with an ability to use software packages including Microsoft Office products in the provision of advice and preparation of formal written materials.
8. Ability to give and receive feedback objectively and sensitively and a willingness to challenge constructively.
9. Ability and willingness to work as part of a team.
10. Understanding of and commitment to the aims and principles of the Citizens Advice service and its equalities and diversity policy
11. Ability to work across different sites within Liverpool.

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| 1. Institute of Money Advisers Certificate in Money Advice Practice or MaPS Caseworker accreditation equivalent. |