Debt Free South West

JOB DESCRIPTION

Application for employment as: Trainee Debt Adviser

Job Ref: TDA1

Main purpose of Job

These new posts are required to increase capacity in the free debt advice sector and meet the anticipated increase in demand caused by the impact of Covid19. Initially you will learn through a combination of completing a structured training plan and on the job. Initially you will work closely with and provide appropriate assistance to specialist Debt Advisers, Technical Supervisor and their clients with a range of activities that support our partnership objectives, working towards managing your own client caseload. Advice is currently delivered using a mix of channels to promote and enable client engagement, as face to face – real or virtual - phone, WhatsApp, email or webchat, so you will need to be comfortable and familiar with using these.

This is a rewarding, varied and challenging role. You will need to be self-motivated and able to work flexibly - remotely or within a Covid-safe office or outreach environment as required to meet the needs of our client base.

You should have a high level of written and verbal communication skills, with meticulous attention to detail. You should also be able to communicate clearly, assertively and sensitively with people from a wide range of backgrounds. An organised but flexible approach is essential for this very busy and responsible role.

Your initial training will include the following:
How to:

- Communicate with clients appropriately and effectively, identifying and supporting vulnerable clients.
- Conduct initial debt assessments, identify emergency debts and refer clients appropriately.
- Record accurate, detailed case notes that can be relied upon to progress a client's case.
- Draft a compliant Standard Financial Statement that accurately illustrates a client's financial situation.
- Understand and adhere to industry standards (FCA) and data protection requirements.
- Support and work with colleagues to meet the standards and requirements set by our funder (MaPS).
- Complete training in all areas of debt advice including court procedures, financial capability and budgeting.

On completion of your training and accreditation as a Debt Adviser, your main daily responsibilities will include (but are not limited to):

- Conducting initial debt assessments in addition to offering money guidance and support in multiple areas whilst maintaining thorough case notes

- Completing and accurately recording client initial paperwork (CIA or debt pack) including conflict of interest, ID check, data protection and complaints procedure
- Ability to support clients, who may be vulnerable or have limited capability, to obtain information and paperwork (eg bank statements, wage slips and credit reference reports) to enable them to engage and progress with debt advice (income, expenditure and debt evidence)
- Obtain and accurately record debt balances from creditors and identify and advise any potential challenges to client liability
- Checking client paperwork, discussing any issues identified with the client or creditors and completing a compliant and accurate Standard Financial Statement
- Negotiating with creditors on behalf of clients to achieve the best outcome for the client, updating creditor details and relevant areas on our case management system
- Provide effective and adaptable benefit checks and assist clients or support client referrals for benefit claims
- Checking proof of client income by carrying out a tax code check and accurately recording the outcome
- To identify, research and apply or assist clients with applications including, but not limited to, local council DHP and Council tax, water and utility discount schemes, grants and charitable applications
- Advising and assisting clients on switching bank accounts
- To carry out admin level file reviews of closed cases as instructed by the Technical Supervisor
- To support clients with referrals / signposting to other agencies
- To maintain and manage diarised tasks and duties required to promote client engagement and progress client cases
- To undertake ongoing training, specifically in Debt Advice, adhering to funder requirements and working within agreed peer review criteria.
- Complete and maintain an accurate, up to date training record for Continuing Personal Development

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PERSON SPECIFICATION

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The post-holder is required to be self-motivated with strong communication skills, able to work as part of a team and prioritise their own workload.

		Essential	Desirable
Education, Vocational Training & Qualifications	• GCSE (or equivalent) in English and Maths grade C	X	
	• Evidence of continuing professional development and training		X
Interpersonal skills, motivation and commitment	• Excellent listening, written and verbal communication skills, with the ability to liaise effectively and positively with a wide range of individuals and organisations	X	
	• Able to work on own initiative, prioritising and managing own workload	X	
	• Enthusiastic and confident approach	X	
	• Ability to work effectively as part of a team	X	
	• A flexible approach to work	X	
	• A commitment to work within our organization's equal opportunity policy	X	
Experience	• Recent experience of providing generalist benefits advice and support		X
	• Recent experience of providing support around money matters.		X
	• Experience of using electronic case management systems		X

Knowledge & Understanding	• Up to date knowledge of the main welfare benefits and welfare reform changes • Knowledge and understanding of debt and financial capability advice • Understanding of the voluntary sector • Understanding of the advice environment • Understanding of the needs of service users in a disadvantaged area • Local and national knowledge of grants and funds available / relevant to clients in debt	 X 	X X X X X
Technical Skills & Abilities	• Proficient in IT e.g. in the use of Word and Excel and Outlook • Ability to work methodically and meticulously within defined systems and to maintain accurate case and statistical records, maintaining security and confidentiality at all times • Excellent attention to detail	X X X	