

Trainee Debt Advisers (2-3 Persons) – Debt Talk CIC



June 2026

Debt Talk CIC is looking for enthusiastic, creative, and community-minded people who want to make a real difference in the lives of others.

We currently deliver community outreach, financial wellbeing activities, and debt advice awareness programmes across Tower Hamlets and Hackney, supporting people experiencing debt, poverty, and financial exclusion. As our work continues to grow, we are also exploring opportunities to expand into Newham and other neighbouring communities.

We are seeking people who are passionate about helping others and interested in developing a career in debt advice and community support. Previous debt advice experience is not required. What matters most is your willingness to learn, confidence in engaging with people from diverse backgrounds, creativity, flexibility, and commitment to creating positive change in your community.

Being a Debt Adviser is both challenging and rewarding. Every day is different, and you will meet people facing a wide range of financial difficulties and personal circumstances. You will learn about debts linked to banks, credit cards, personal loans, rent arrears, landlords, Council Tax, utility companies, debt collection agencies, bailiffs, and illegal money lending.

Debt advice is not simply about understanding policies, regulations, or theories. There is often a significant difference between studying debt and poverty, writing a university thesis, or discussing social issues in theory, and supporting real people whose lives are being affected by debt. As a Trainee Debt Adviser, you will learn through practical experience, working directly with clients and understanding how creditors operate in the real world.

You will gain first-hand experience of communicating with banks, landlords, councils, utility companies, and other creditors. You will learn how to negotiate solutions, gather evidence, advocate for clients, challenge unfair practices where appropriate, and help people navigate complex systems. This practical knowledge cannot be learned from books alone; it comes from working alongside people facing real challenges and helping them find a way forward.

As part of your training and development, you will research and learn about different areas of debt advice, including banking debts, rent arrears, Council Tax, benefits, utility debts, debt enforcement, and illegal money lending. Working alongside your supervisor and colleagues, you will prepare and deliver short presentations on these topics as part of your learning journey. This will help you build confidence, strengthen your communication skills, develop your knowledge, and gain a deeper understanding of the practical issues faced by clients. Learning will be collaborative, and you will be supported throughout the process by experienced advisers and mentors.

The role can sometimes be demanding, but it offers the opportunity to make a genuine difference in people's lives, helping individuals and families regain control of their finances, improve their wellbeing, and move towards a more secure future.

What We Offer

- Structured training, mentoring, and supervision.
- Practical experience alongside experienced advisers and community practitioners.
- Opportunities to develop presentation, communication, research, negotiation, and advocacy skills.
- Experience of working with clients facing real-life debt and financial challenges.
- A supportive and inclusive learning environment.
- The opportunity to contribute to meaningful social change in local communities.

During the initial trainee period, Debt Talk CIC will cover reasonable travel and lunch expenses while you undertake training, attend outreach sessions, shadow advisers, and participate in learning activities.

We are looking for people who are willing to learn, creative, confident in working with people, flexible, and committed to making a difference. Flexibility is important as outreach sessions, training, supervision, and community engagement activities may take place across different locations including Tower Hamlets, Hackney, and potentially Newham as our work expands. You should be adaptable, reliable, and willing to take part in a range of activities as needed.

Subject to funding, satisfactory performance, and successful completion of the training programme, trainees may have the opportunity to progress into a part-time freelance Debt Adviser role, supporting clients and community outreach activities across our projects.

At Debt Talk CIC, we believe local people are best placed to support local communities. If you are passionate about helping others, willing to learn, flexible in your approach, and want to be part of a growing organisation creating meaningful social change, we would love to hear from you.

Email your CV: admin@debttalk.org and state why you are interested in the job.

Deadline: 30 June 2026

**Please accept our apologies due to limited resources; we are unable to respond to everyone.
Only selected candidates will be contacted.**