

Island Advice Centre

Trainee Debt Adviser

Post: Trainee Debt Adviser

Salary: London Living Wage

Hours: Full time (35 hpw)

Responsible to: Debt Supervisor

Responsible for: Support the provision of Debt Advice in the organisation

About Island Advice Centre

We are an independent advice centre whose mission is to alleviate local residents poverty through the provision of welfare rights advice

Our team is committed to address inequalities by supporting local residents accessing their rights in regard to housing, social welfare benefit and money advice

About the Role

Our trainee debt adviser will be the main initial contact for client facing financial hardship and indebtedness.

The role will be to providing advice and guidance, advocate on behalf clients including communicating and carry out casework in view of alleviating financial hardship under the supervision of our debt supervision

About You

Our ideal candidate has a willingness to address inequalities and strong empathy when supporting people who may be vulnerable, in distress or in crisis, and a willing ness to learn and develop skills to provide practical long-term solutions in areas debt and financial capability

You'll be empathic and understand the complexities of client need. You'll be able to work calmly and productively under pressure, keeping to deadlines, and demonstrating good decision-making skills, with a willingness to learn and work as part of a team

What We Offer

The role is an opportunity to become an accredited debt adviser and develop casework skills

Our benefits include:

- 28 days holiday, plus statutory bank holidays
- 8% employer contribution to pension scheme
- IMA membership
- Training and development opportunity including enrolment on the Staffordshire University Certificate Money Advice Practice accreditation

Job Description

1. To provide debt advice to clients in Tower Hamlets
2. Assessing client's situation through the 7 steps of debt advice
3. Carrying out income maximisation and financial capability intervention
4. Exploring liability issues,
5. Provide tailored debt advice and support to clients in identifying the most suitable options to remedy their debt(s)
6. Giving advice on priority and non-priority debts including utility debts, rent arrears, council tax debts, credit debts, CCJs, mortgage arrears ...
7. Advising client on implication of non payment and court processes
8. Assisting with the preparation of financial statements in view of negotiating with creditors and calculating of pro-rata offers.
9. Carrying casework on behalf of client including negotiation with third party, , applying to trust fund and discretionary fund, ect...
10. Refer to specialist caseworker either internally or externally for insolvency options
11. To provide outreach debt advice sessions with a partner organisation once a week
12. To carry out occasional cover of the centre's generalist advice service at open door and telephone advice sessions when need identified
13. To keep appropriate case records as required by funders and in accordance with MaPs requirements
14. To attend staff meetings and discuss progress
15. To attend occasional meetings and develop links with other debt advice projects, advice agencies and other organisations
16. To maintain professional standards in debt advice by reading appropriate publications, attending training courses and liaison meetings and belonging to the appropriate professional bodies.
17. To demonstrate a commitment to equal opportunities

Person Specification

Essential

1. A minimum of 6 month equivalent providing social welfare advice
2. A willingness to learn and develop money advice skills,
3. A commitment to complete the Staffordshire CertMAp accreditation within a year
4. Able to develop good working relationships with others from a wide variety of backgrounds
5. A high standard of literacy and numeracy.
6. Have good negotiation and problem-solving skills.
7. Have good written and verbal communication skills.
8. Be confident with computers and internet including the use of Microsoft Office, email, and online meeting/conferencing software such as Zoom or Teams.
9. Be able to work both as part of a team and independently on your own initiative.
10. Be able to adapt to changing priorities and deadlines
11. Be able to maintain up to date records of your work and to organise your own work effectively.
12. Experience at understanding and meeting an advice centres policies and practices, in particular confidentiality and equal opportunities.
13. Good interpersonal skills and teamwork skills

14. Strong organisational skills

Desirable Experience

1. Knowledge of the Tower Hamlets area and advice agencies within this area
2. Ability to speak a locally relevant second language
3. Experience giving social welfare advice in areas such as housing and/or welfare rights or financial capability
4. Experience of using Advice Pro.