

## **JOB DESCRIPTION**

<b>POST:</b>	<b>DEBT ADVISER - TRAINEE OR EXPERIENCED</b>
<b>HOURS:</b>	2 posts – 35 hours per week and 20 hours per week
<b>SALARY:</b>	circa £27,800 per annum (pro rata for part time post) dependent on experience
<b>BENEFITS:</b>	26 days (rising to 31 days after 5 years' service) per annum plus Bank Holidays pro rata Flexible working hours (within core hours) Hybrid/home working 5% pension contribution Contractual sick pay
<b>LOCATION:</b>	Northampton with some travel within county
<b>ACCOUNTABLE TO:</b>	Debt Manager

Community Law Service is a quality assured, specialist advice agency. Successful candidates will be part of an established charity providing debt, benefit, housing, immigration and fuel poverty advice across the county. The debt team supports clients with a range of debt issues including rent/mortgage arrears, council tax debt, utility debt and credit debt.

For candidates requiring training, you will receive both in-house and external debt advice training, followed by a period of receiving support to give advice to clients.

As part of your role you will also work towards completing the Certificate in Money Advice Practice (CMAP) qualification as approved by the IMA and following that work towards becoming a Debt Relief Order (DRO) intermediary as approved by the Insolvency Service.

### [Overview of Role](#)

You will conduct debt advice interviews with people who need support to get a thorough understanding of their full situation.

You will help clients to write a budget, to understand how they can manage their money and to maximise their income.

You will help clients to identify which debt solutions are appropriate for them and you will support clients to take the steps needed to improve their situation.

You will keep accurate and detailed records of the advice given to clients and the outcomes of the cases.

You will work with experienced debt advisers to learn from them and help them deliver a quality service.

### Being part of something bigger

Community Law Service is a partner in The East Midlands Money Advice partnership (EMMA) which is a long established network of 21 advice agencies working together to deliver high quality debt advice across Leicestershire, Nottinghamshire, Derbyshire, Northamptonshire, and Lincolnshire. Community Law Service delivers the EMMA debt advice service across Northamptonshire. EMMA is funded by the Government's Money and Pensions Service. These posts will work within the EMMA partnership for Community Law Service.

You will be joining an expert, enthusiastic and hard-working team of Debt Advisers at Community Law Service and in advice agencies throughout the East Midlands.

### Other things to consider

You will work in an office setting primarily, with some home working permitted after a probation period. The role is predominantly focused on delivering face to face advice but you may be required to deliver advice remotely, usually via telephone.

### **Main Duties (after training):**

1. To conduct debt advice interviews (in person and via telephone) with people who need support, and getting a thorough understanding of their full situation
2. To work with clients to prepare a budget, to understand how they can manage their money and to maximise their income.
3. To help clients to identify which debt solutions are appropriate for them and support clients to take the steps needed to improve their situation.
4. To represent clients in Court as required.
5. To keep accurate and detailed records of the advice given to clients.
6. To monitor your performance against target and ensure your allocated appointment slots are utilized.
7. Attending team meetings.
8. To travel to deliver advice within Northamptonshire as required by your line manager
9. Undertake training as deemed necessary by your line manager.

## Person Specification

<b>Criteria - essential</b>
Good organisational and administrative skills
Excellent written and verbal communication skills
Commitment to equal opportunities
Maintain written records and case file to MaPS standards (after training)
Manage and maintain an active debt advice caseload
An ability to work with clients from diverse backgrounds, treating all equally and respectfully.
Ability to manage own workload and work under pressure
Commitment to equal opportunities
A commitment to attend relevant training to maintain and further professional development
A commitment to keep up to date with relevant changes in legislation within the sector (after training)
Good IT knowledge (Word, Excel and Outlook)
Use of a car and a full driving licence /ability to travel effectively to and from the CLS offices in Northampton and to attend at CLS other offices or outreach locations as required
<b>Criteria - desirable</b>
Experience of working as part of a team
Experience of working with indebted clients
Knowledge of welfare benefits
Willingness and ability to work effectively from office and home
Knowledge of local voluntary and statutory services.

Please note successful applicants will be required to have a Disclosing and Barring (DBS) check.