



# Debt and Benefits Adviser

## Job pack

Thanks for your interest in working at Citizens Advice Taunton. This job pack should give you everything you need to know to apply for this role and what it means to work at Citizens Advice.

In this pack you'll find:

- Our values
- 3 things you should know about us
- Overview of Citizens Advice and Citizens Advice Taunton
- The role profile and personal specification
- Terms and conditions
- What we give our staff

### **Want to chat about this role?**

If you want to chat about the role further, you can contact Jennifer Ward by emailing [jennifer.ward@tauntoncab.org.uk](mailto:jennifer.ward@tauntoncab.org.uk) or calling 01823 448950.

# Our values

**We're inventive.** We're not afraid of trying new things and learn by getting things wrong. We question every idea to make it better and we change when things aren't working.

**We're generous.** We work together, sharing knowledge and experience to solve problems. We tell it like it is and respect everyone.

**We're responsible.** We do what we say we'll do and keep our promises. We remember that we work for a charity and use our resources effectively.

## 3 things you should know about us

**1. We're local and we're national.** We have 6 national offices and offer direct support to people in around 300 independent local Citizens Advice services across England and Wales.

**2. We're here for everyone.** Our advice helps people solve problems and our advocacy helps fix problems in society. Whatever the problem, we won't turn people away.

**3. We're listened to - and we make a difference.** Our trusted brand and the quality of our research mean we make a real impact on behalf of the people who rely on us.

## How Citizens Advice Taunton works

Citizens Advice Taunton (CA-T) delivers advice and support to more than 7,000 people living and working in Taunton Deane. We do this by providing the following services:



**Generalist Advice Service** – face-to-face advice delivered by our team of 80+ volunteer receptionists, advisors and administrators who are supported by paid Advice Supervisors. In 2019/20 our advice teams helped 7,932 clients with nearly 24,000 issues.



**Somerset Adviceline** – a telephone advice service delivered in partnership with all Somerset Citizens Advice offices. The service is staffed by volunteer advisers.



**Email advice** – we deliver advice via our website email submission form. This The service is staffed by volunteer advisers and ensure that people who cannot call or visit receive the same quality advice service.



**Outreach Services** – face-to-face advice delivered by volunteer advisers. These services are delivered in Wellington, Priorswood and Halcon.



**In-reach Service** – face-to-face advice delivered by a paid specialist adviser to inpatients at Wellsprings Hospital and Wellesley Hospital.



**Equality and Diversity** – We apply core values of dignity, respect, equality and non-discrimination, based on our common humanity. We seek to foster empowerment and participation at all levels,



**Research & Campaigns** – we collect evidence of the issues facing our clients and we use this evidence to challenge unfairness and influence decision makers at local, regional and national level.



**Dedicated Projects** - We work in partnership with the Local Authority, Macmillan Cancer Support, Wessex Water, MS Society and many more local and national partners to deliver a number of additional paid staff projects, including:

**One Team Money Advice:** our one team money matter advisers provide debt advice to people living in a one team area (Wellington, Halcon and Priorswood or are referred to them by one team workers).

**Macmillan Benefits Advice Service:** provides benefit advice and Macmillan grant applications to people affected by cancer. The service is delivered by telephone, email, and face-to-face at our main office, the hospital, the Beacon Centre, St Margaret's Hospice and at home visits.

**Multiple Sclerosis Access-to-Advice:** provides advice and information on any subject to people affected by MS in the Taunton Deane area. The service is delivered by telephone, email, and face-to-face at our main office or at home if the client is housebound.

**Pension Wise:** guidance appointments are available for people approaching retirement or aged 50 or over, have a defined contribution pension, and have not had a guidance appointment before. Appointments are delivered across Somerset and beyond.

**Litigants in Person:** funded by the Community Justice Fund this project provides advice and assistance to survivors of Gender Violence and Abuse, to help them understand and complete the court processes required to arrange the protection they need from their perpetrator.

**Open Mental Health:** Working in partnership with an array of statutory and voluntary agencies to support people experiencing mental health difficulties to access to specialist mental health services, housing support, debt, benefit and employment advice.

**Homelessness Reduction Act Money Advice:** this is for clients approaching the local housing authority under the Homeless Reduction Act (which extended housing authority duties to people who were previously ineligible for their help), and is funded by them. Our role is to provide debt advice to those in potential housing need with the aim of averting homelessness.

**Psychiatric in-reach advice:** we provide a holistic advice service to in-patients at two local hospitals, helping them to prepare for their return to the community, or to manage their affairs during their treatment.

**Money and Pensions Service Debt building capacity project:** this project was set up to increase the availability of debt advice following the upturn in financial hardship resulting from the Covid pandemic.

## **Overview of Citizens Advice**

The Citizens Advice service is made up of Citizens Advice - the national charity - and a network of around 300 local Citizens Advice members.

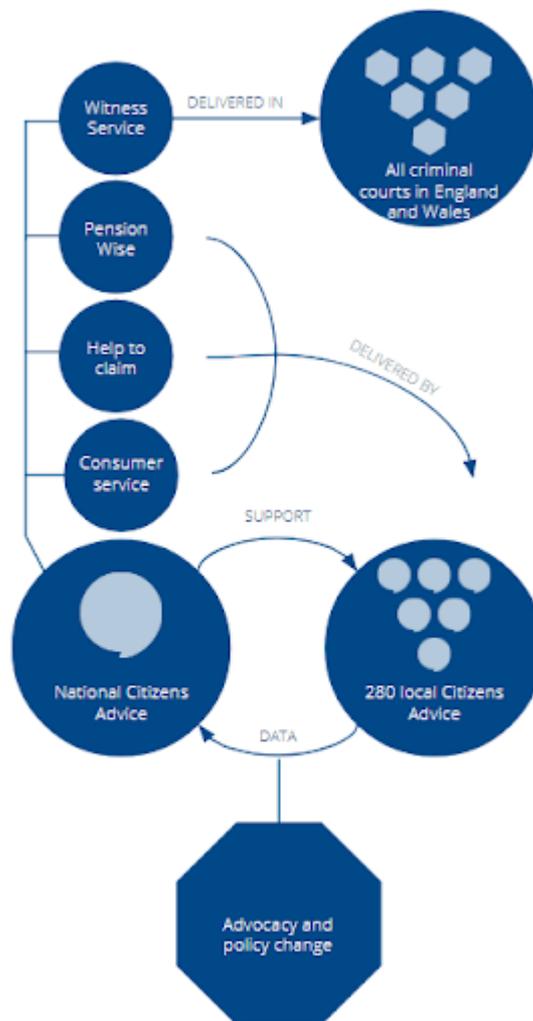
This role sits our network of independent charities, delivering services from

- over 600 local Citizens Advice outlets
- over 1,800 community centres, GPs' surgeries and prisons

They do this with:

- 6,500 local staff
- over 23,000 trained volunteers

Our reach means 99% of people in England and Wales can access a local Citizens Advice within a 30 minute drive of where they live.



**The Citizens Advice aims:**

To provide the advice people need for the problems they face.

To improve the policies and practices that affect people's lives.

**The Citizens Advice principles:**

To provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

 **The role**

## Context of role:

Responsible to the Operations & Advice Manager.

## The Opportunity & Role purpose:

The adviser will help clients who have approached the local housing authority for assistance under the Homelessness Reduction Act 2017. The aim is to address their debt issues in order to help resolve a risk of homelessness, or to increase the client's chances of securing new housing.

They will also deliver financial education to individuals; this includes budgeting skills, general money management skills, and opening appropriate accounts. These are preventative and early intervention techniques that will empower the client to help them manage their money and also help stop them getting into a cycle of debt.

We are looking for a Debt Adviser with good interpersonal and IT skills who is happy to work closely with the referrers in the Homelessness Team and with clients in difficult situations. You will also have a commitment to the aims and principles of the Citizens Advice Service.

**Salary:** £22,634 (pro rata)

**Hours:** 15 hours per week (7.5 hours on Mondays, and at least one other day)

**Job location:** Taunton

**Contract type:** Fixed term until 31/03/2022, with possible extension



## Job description

### Advice

- Provide debt advice and casework to clients
- Negotiate with third parties as appropriate.

- Ensure income maximisation, particularly through the take up of benefits.
- Offer representation in court where appropriate.
- Maintain case records to enable continuity of casework, information retrieval, statistical monitoring and report preparation.
- Support other work as required (e.g. providing referrals for advice appointments where appropriate).
- Work in a variety of local settings – if needed – including local authority offices as required.

### **Financial Education activities**

- Deliver financial capability learning activities
- Ensure that learning activities are well organised
- Collate and review feedback on learner outcomes and the quality of the service.

### **Networking**

- Establish, develop and maintain a range of partnerships to reach clients and gain support for the project.
- Develop literature to promote the project and carry out other marketing activities such as writing press releases or delivering presentations.
- Attend relevant external meetings.

### **Research & Campaigns and monitoring**

- Assist with Research & Campaign work by providing information about clients' circumstances through the appropriate channel.
- Provide statistical information on the number of clients and nature of cases and provide regular reports to office management.

### **Professional development**

- Keep up to date with legislation, policies and procedures, undertake appropriate training and read relevant publications sufficient to comply with quality assurance processes and meet project key performance indicators/targets.
- Attend relevant internal and external meetings as agreed with the line manager.

- Prepare for and attend supervision sessions, team meetings, staff meetings as appropriate.

## **Administration**

- Establish and maintain effective and efficient administration systems.
- Use of telephony and IT equipment for multi-channel delivery of advice services.
- Use of IT software for statistical recording of information relating to research and campaigns and funding requirements, record keeping and document production.
- Ensure GDPR compliant training is completed on an annual basis and followed at all times.
- Ensure that all work conforms to our organisation's systems and procedures.
- Keep up to date with policies and procedures relevant to our organisations work and undertake appropriate training.

## **Other duties and responsibilities**

- Participate fully in the life of the office, attending workers' meetings, internal planning events etc. as agreed with line manager.
- Abide by health and safety guidelines and share responsibility for own safety and that of colleagues.
- Carry out any other appropriate tasks requested by management, to ensure the effective delivery and development of the service.
- Demonstrate commitment to the aims and policies of Citizens Advice.



# **Person specification**

## **Essential**

1. Previous completion, or the ability to quickly complete the following;
  - Citizens Advice adviser training
  - MaPS accreditation for meeting the relevant FCA debt advice requirements

2. Experience of delivering debt advice, ideally including advice on bankruptcy and Debt Relief Orders
3. Ability to monitor and maintain quality standards for advice provision and quality assurance.
4. Excellent interpersonal, communication and presentation skills, both with colleagues and external agencies.
5. Ability to collect, analyse and present project data and monitor progress against objectives.
6. Experience of establishing and developing partnerships with other agencies and joint working.
7. Ability to sensitively empower and engage with adults in need of financial capability skills.
8. Ability to self-motivate, and organise casework effectively.
9. Ability to use IT applications to record statistics, produce documents and training materials and keep accurate project records.
10. Understanding of and commitment to the aims and principles of the CA service and its equal opportunities policies.

### **Desirable**

1. Representation at court or tribunal
2. Experience of delivering financial literacy education.
3. DRO Intermediary status.

In accordance with Citizens Advice national policy the successful candidate may be screened by the DBS. However, a criminal record will not necessarily be a bar to your being able to take up the job.

### **Applying for this role**

Please complete the application form **demonstrating how you meet the essential criteria listed in the person specification**. Please outline any relevant experience or examples in no more than 200 words per criteria.

### How to complete the application?

When assessing applications, we make decisions based on the quality and relevance of the examples and evidence you provide for how you meet the person specification.

See the Citizens Advice blog with some helpful tips on what we're looking for in a good application, and how we score them here - [5 tips to make your job application stand out](#).

Please also see the guidance notes for applicants.

You may wish to use the S.T.A.R. method when outlining how you meet our requirements:

- **Specific** – give a specific example
- **Task** – briefly describe the task/objective/problem
- **Action** – tell us what you did
- **Results** – describe what results were achieved



## What we give our staff

**Annual leave** - 22 days per year (from year two, increasing by one day per year to a maximum 26 days) plus bank holidays. Pro rata for part-time employees.

**Pension contributions** - Citizens Advice Taunton makes an employer contribution of 5% to the workplace pension scheme.

**A commitment to your development** - being able to achieve is important to us at Citizens Advice Taunton. Training will be provided for your current job and we will work collaboratively with you to identify your learning and development needs, and assist you to reach these goals.

**Employee assistance programme** - everyone working at Citizens Advice has immediate access to professional and completely confidential counselling and legal advisory services.