



NORTH TYNESIDE CITIZENS ADVICE

Job Description

Senior Debt Caseworker (Social Welfare Advice Team with minimum of 1 years' experience)

Salary £23,000 per annum

Responsible to: The Operations Manager

Hours: FTE 37 per week

Purpose of the Post:

To provide a high-quality advice service to clients via face to face, telephone and digital channels.

Key Areas of Responsibility

1. To provide a high-quality Social Welfare (debt, benefits and housing) advice and casework service to our clients, including financial capability advice.
2. Support Debt Advisers in their roles and ensure that the advice provided to over-indebted clients is accurate, effective and tailored to individuals' circumstances. Assist the Money Advice Supervisor in identifying advisers' soft skills and technical training needs.
3. Provide real-time support to advisers, which will include but is not limited to, providing guidance in complex matters and provide advisers with sources of information.
4. Undertake debt file reviews and conduct debt-advice interview observations and give constructive feedback to the advisers and their line manager.
5. Assess and effectively diagnose a clients' money advice and debt needs, ensure advice delivered is appropriate and within agreed deadlines
6. Maintain a high standard of case recording for the purpose of continuity of casework, information retrieval, and report preparation
7. Maintain standards of service delivery and ensure that all advice work meets the appropriate standard required by the Citizens Advice Quality of Advice Audit and the Financial Conduct Authority (FCA)
8. Advise clients and assist where necessary on calculating, drafting or writing letters, negotiating with creditors, third parties and/or exercising formal appeal rights, as appropriate
9. Assist clients with income maximisation including advice on entitlement to welfare benefits and assisting client to budget and negotiate realistic repayment plans with creditors, offering advice on remedies such as challenging debts and insolvency options.

10. Research and explore options and implications so that the client can make informed decisions and assist clients with other related problems where they are an integral part of the case including referring/signposting to other advisers or specialist agencies as appropriate
11. Proactively manage your own casework, ensuring deadline are met, including taking ownership for monitoring own workload e.g. proactively reviewing progress on current cases and recording outcomes of completed cases and ensuring all key dates/ deadlines are met.
12. To be responsible for achieving the targets set for this post
13. Read relevant publication and electronic updates to maintain own knowledge
14. To work and travel throughout North Tyneside
15. To work flexibly within a team environment, respond positively to change and attend staff/team meeting as appropriate
16. To work within the Aims, Principles and Policies of North Tyneside Citizens Advice Service.
17. To contribute to the Social Policy work of the North Tyneside Citizens Advice, contributing to research and campaign projects locally, and across the Citizens Advice network
18. To carry out the relevant administrative tasks necessary to progress your cases.

Other Duties and Responsibilities

The Debt Adviser will be required to assist in the following duties:

1. The development of links with outside bodies (statutory, voluntary, and private sector)
2. To abide by health and Safety guidelines and share the responsibility for their own safety and that of colleagues
3. To carry out some admin tasks
4. Any other reasonable duties required ensuring the smooth running of North Tyneside Citizens Advice.

Performance Standards

Performance standards will be continually assessed by the Money Advice Supervisor who will be responsible for the team target. You are responsible for meeting the performance standards set for this role. Any under performance will be addressed and if appropriate, remedial support will be provided. If the required standard is still not achieved and failure to deliver continues, disciplinary action will be taken.

Working conditions

1. The post-holder will report directly to the Money Advice Supervisor
2. Work within a multi-site environment.
3. Operate within an Equal Opportunities Policy.

Professional Development

Keep up to date with legislation, case law, policies and procedures relating to money advice; including reading relevant publications, undertake training appropriate to the role and attend appropriate training courses

You will be required to commit to and successfully complete the relevant accredited training required for the post during your probation period.

PERSON SPECIFICATION

Senior Debt Adviser within the Social Welfare Advice Team

ESSENTIAL

1. At least one years' experience in advice work (debt, benefits and housing) as a paid worker.
2. An ability to meet deadlines, work under pressure, meet performance targets and take responsibility for their work.
3. Ability to work proactively on their own initiative for the benefit of the service.
4. A flexible 'can do' disposition, able to adjust to an environment of constant change.
5. An ability to work cooperatively to achieve team targets.
6. A commitment to the Aims and Principles of the Citizens Advice Bureau.
7. Knowledge and experience of IT systems, software and processes, particularly within an advice setting.
8. Good numeracy skills with ability to carry out calculations and prepare budgets and financial statements
9. An ability to analyse and interpret complex information and the ability to explain it to clients effectively both verbally and in writing

DESIRABLE

10. Experience in benefit and housing advice
11. A driving licence and access to a car.
12. The ability to identify Social Policy issues arising from advice work and an ability to analyse and report on those issues.