**Debt Advice Caseworker - Job Description**

**Role purpose**

To assist in providing an efficient and effective debt advice service providing support and practical advice primarily in relation to debt. You will work as part of a team to ensure that clients are receiving the best support available to help them with any matters that arise out of debt and related matters. You will be responsible for setting up the service and be required to provide advice through various service delivery points, including outreach locations working with public service partners such as the NHS.

**Hours:** 35 hours per week

**Accountability**: CEO

**Term:** Permanent

**Salary:** LA Payscale 5/6 £26,421 - £31,364 +7% Pension Contribution.

**Key work areas and tasks**

**General**

* Work within the Law Centre’s ethos and values, especially regarding equality and justice.
* Keep up to date with legislation, policies, campaigns and procedures relating to debt and undertake appropriate training and development courses.
* Attend relevant internal and external meetings as agreed with the line manager.
* Prepare for and attend supervision sessions/team meetings/staff meetings as appropriate.
* Work to Key Performance Indicators as per quality standards.
* Work within health and safety guidelines sharing responsibility for own health and safety and that of colleagues.

**Casework**

* Provide advice that covers issues related to debt and if appropriate, refer welfare benefits and housing issues within the internal team or possible externally.
* Act where necessary by drafting or writing letters and producing written submissions for clients as appropriate.
* Negotiate and work with third parties.
* Ensure income maximisation through the take up of appropriate benefits, dealing with debts and signposting people to other appropriate services
* Prepare a common financial statement and liaise with creditors to negotiate debt counselling/debt adjusting matters.
* Prepare paper submissions to the appropriate statutory bodies, tribunals and courts as appropriate.
* Assist with related problems where they are an integral part of the case and refer to other advisers or specialist suppliers as appropriate.
* Make outreach visits, where necessary.
* Provide advice and assistance to staff and volunteers across the Law Centre in respect of debt and related issues.
* Ensure that all casework conforms to the Office Manual.
* Maintain electronic case records for continuity of casework, information retrieval, statistical monitoring and report preparation.
* Ensure that all work conforms to the service's systems and procedures.

**Research**

* Assist with research work by providing information about clients’ issues looking at the potential for the publication of information leaflets and website/social media content on debt and related issues.
* Keep up to date with proposed changes to any issues related to debt and provide information to colleagues/partners on changes.
* Keep up to date with current campaigns affecting people living in the area we serve, particularly those challenging poverty.

**Administration**

* Effectively utilise IT for statistical recording, monitoring, case recording and document production.
* Be responsible for own administration and reception duties if required.

**Debt Caseworker – Person Specification**

**Essential**

1. Extensive knowledge and experience of giving competent accurate debt advice from an anti-poverty perspective.
2. Effective oral communication skills including being able to act with empathy to those who are seeking debt advice.
3. Effective writing skills with particular emphasis on negotiating, preparing reviews, reports and correspondence.
4. Detailed knowledge of money advice issues, quality of advice and FCA regulatory requirements
5. Able to develop and maintain positive working relationships.
6. Committed and reliable member of a team and where necessary to provide cover within the team.
7. Ability to monitor and maintain own standards and have excellent organisational and time management skills
8. Ability to administer and manage a varied caseload.
9. Ability to prioritise own work, meet key date deadlines and targets.
10. Good negotiation and problem solving skills.

**Desirable**

1. An understanding and empathy of the issues in relation to debt, welfare benefits and housing.
2. The Certification of Money Advice Practive qualification
3. DRO intermediary and have knowledge of Breathing Space.
4. Understanding of and commitment to the aims and principles of the Law Centre and its procedures and policies.
5. Knowledge and Understanding of the issues affecting people living in disadvantaged communities
6. Ability to effectively use IT in the provision of advice and the preparation of reports and submissions.
7. Ability to maintain comprehensive work records on our client management database (AdvicePro) and work within and meet agreed case working standards, requirements and targets.
8. Ability to give and receive feedback objectively and sensitively and a willingness to challenge constructively.