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**Advice North West and Dove House Advice Services**

**Job Description: Debt Advice Worker**

**Responsible to Deputy Manager/ Manager**

**Role purpose:**

To deliver a comprehensive debt advice service for the clients of Advice North West and Dove House Advice Services

**Advice giving**

* Interview clients using sensitive listening and questioning skills in order to allow clients to explain their problem(s), face to face, telephone and email.
* Research and explore options and implications so that clients can make informed decisions.
* Act for the client where necessary by calculating, negotiating, drafting or writing letters and telephoning.
* Negotiate with third parties such as statutory and non-statutory bodies as appropriate.
* Refer internally or to other specialist agencies as appropriate.
* Maintain detailed case records for the purpose of continuity of casework, information retrieval, statistical monitoring and report preparation.

**Social policy**

* Assist with social policy work by providing information about clients' circumstances through the appropriate channels.
* Alert clients to social policy options.

**Professional development**

* Keep up to date with legislation, policies and procedures and undertake appropriate training.
* Read relevant publications.
* 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/IT skills**

* Use IT for record keeping and document production.
* Use database software for detailed statistical recording of client information and advice given
* Ensure that all work conforms to Dove house Advice service systems and procedures.
* Good working knowledge of Office suite

**Other duties and responsibilities**

* Carry out any other tasks that may be within the scope of the post to ensure the effective delivery and development of the service.
* Demonstrate commitment to the aims and policies of Advice North West and Dove House Advice services
* Abide by health and safety guidelines and share responsibility for own safety and that of colleagues.

**SUMMARY OF MAIN TERMS AND CONDITIONS OF EMPLOYMENT**

1. The post is full-time 35 hours per week working hours 9.00 am to 5.00 pm Monday to Friday. (Fixed Term Contract until 31 March 2026. Extension of post is subject to funding.)

2. The salary for this post is £28,770. (under review)

3. The leave entitlement is 27 annual leave days plus all statutory and public holidays.



**Personnel Specification**

**Debt Adviser**

**Essential Criteria**

**Experience**

1. Third level education preferably in finance or accountancy or insurance/insolvency procedures.

**Knowledge**

2. An understanding of the issues around debt and the impact of debt on individuals and families.

3. An excellent working knowledge and understanding of how the debt/ money advice procedures operates.

**Desirable Criteria**

4. Candidates have attained proficiency in money advice/ insolvency procedures or willingness to gain training qualifications in debt Work.

5. An understanding of the role of debt agencies in local communities.

6. Approved DRO intermediary

7. Experience in meeting with people undergoing financial difficulty and the ability to recognise and implement relevant solutions’

**Skills and Abilities**

8. Ability to manage a large case load and possess excellent case management and organisational skills.

9. Ability to negotiate effectively with members of the public and outside bodies both orally and in writing.

10. Ability to represent, negotiate and communicate on behalf of clients with external agencies on a routine basis.

11. Ability to work in a team.

12. Highly developed administrative and organisational skills and the ability to use computer software e.g. Office Suite & case recording packages.

13. Ability to implement policy within the framework of an Equal Opportunities Policy.

14. Ability to communicate effectively both orally and in writing.

15. Excellent interviewing and listening skills with the ability to build empathetic relationships with clients

**Professional Development**

16. Undertake (if necessary) relevant courses to qualify as an approved DRO intermediary.