**JOB DESCRIPTION**

**Job Title:**  Debt Adviser

**Duration of position:** Until 31st March 2026 ( Extension of post is subject to funding)

**Salary Scale**: £28,770 per annum. (under review)

**Hours:** 35 hours per week .(Monday-Friday)

**Purpose of Post**: The provision of an integrated money and debt advice service through a range of delivery models to assist clients with debt and improve financial inclusion

## **DUTIES:**

Provide advice, guidance and representation to clients who need help dealing with debt and improve their capability to deal with their finances

Complete the debt advice process with clients through face to face interviews, telephone advice, email plus other service delivery models as necessary i.e.. Txt webchat.

Identify and deal appropriately with emergency and immediate intervention cases

Negotiate with creditors and debt collection companies and deal with a range of debt related issues

Ensure all appropriate debt resolution options are explored with the client according to their circumstances and needs

Identify any additional support required and effectively refer or signposting clients accordingly

Understand and proficiently challenge poor practice using the industry standards including Financial Conduct Authority, Lending Standards Board and Utility Regulator codes of practice, to support the client’s case

Identify, record and follow up on potential social policy issues and participate in any debt related policy work as required

Comply with the agreed policies, procedures and protocols for the service

Contribute to the development and implementation of a promotional strategy relating to the debt advice service

Adhere to contractual and quality standards and participate in quality assurance processes

Operate effective feedback systems from clients

Attend adviser forums and other fora as necessary to conduct the role professionally

Achieve agreed performance targets as identified by the funder

Adhere to the personal development and training requirements

Undertake any other tasks as may be require

### MONEY & DEBT ADVISER

### Person Specification

|  |  |  |
| --- | --- | --- |
|  | **Essential** | **Desirable** |
| Education & Training | Third level education preferably in finance or accountancy or insurance/insolvency procedures. | Citizens Advice/Advice NI or Law Centre Adviser Training Programme or Welfare Rights Adviser Programme or equivalent. Third Level Qualification.  |
| Experience | At least one years’ experience in provision of relevant financial advice gained in recent years. | Experience of providing debt adviceExperience of developing and promoting an advice service |
| Skills | Ability to understand complex information and legislationAbility to work with figuresAbility to prioritise own workload and meet deadlinesExcellent interpersonal and communication skillsAbility to work on own initiative and as part of a teamProficient IT skills  |  |
| ***Knowledge/******values*** | Confidence and the ability to deal competently with third partiesUnderstanding of current money/debt advice issuesHave a commitment to the aims and principles of the independent and impartial advice services e.g. equality and diversity | Knowledge of negotiating with creditors Knowledge of developing financial statementsKnowledge of developing social policies |
|  |  |  |

**TERMS AND CONDITIONS OF SERVICE**

**Contract type:** Fixed Term Contract until 31 March 2026. Extension of post is subject to funding.

**Location:** Advice North West Derry.

Dove House Community Resource Centre, Derry.

**Salary:** £28’770 per annum. (under review)

**Hours of work:** 35 hours per week (Monday-Friday)

**Leave Entitlement:** 27 days plus all statutory days

Pension Entitlement: Advice North West are currently enrolled in Workers Pension part of Cushon Master Trust. Dove House Advice Service are currently enrolled in Nest pension.

Advice North West and Dove House Resource Centre are equal opportunities employers and we welcome applications from all sections of the community.

**Please note we will consider applications from candidates who have not completed the wiser adviser training and / or do not have the relevant experience if they can demonstrate an ability to learn quickly & can demonstrate some relevant work experience.**