**Job Title:** Debt Adviser

**Responsible to:** Senior Debt Adviser

# About the role

The Debt Adviser will be responsible for providing an initial diagnostic advice service to clients with debt problems, providing money advice and explaining debt options to clients, to identify next steps and assist clients to achieve debt solutions.

# Job description

**Key responsibilities**

* Explore debt problems with clients, identifying the nature and extent of the problem, checking for liability and enforceability and responding appropriately to any emergencies
* Understand the triggers for debt problems and explore these with the client, signposting or referring to local support organisations if appropriate.
* Advise clients on ways to maximise income by checking benefit entitlement including ‘better-off’ calculations, checking tax codes or entitlement to grants or other options for increasing income
* Explain the difference between priority and non-priority debts to clients, outlining the creditors’ options for enforcement in each case and the potential consequences to the client
* Accurately identify income, assets, expenditure and liabilities, and assist clients to prepare a financial statement
* Understand and explain the main options available, both formal and informal, for managing debts and encourage the client to consider their relevance.
* To record, update and maintain information on a case management system for the purpose of continuity of casework, information retrieval, statistical monitoring and report preparation
* Provide information and support around debt enquiries to volunteers and project staff as required
* Apply CAB aims, principles and policies when dealing with money advice enquiries.
* To ensure that all work meets quality standards set by Citizens Advice Scotland membership audit conditions and Scottish National Standards for Information & Advice as well as the requirements of our funder/s
* To keep abreast of the latest developments relating to debt/money advice.

The above job description is not exhaustive and is clarified to include broad duties inherent in the post as reasonable requested by the Senior Debt Adviser.

# Person specification

**Knowledge, skills and experience**

**Essential**

* Experience of providing debt and/or benefits advice.
* Experience of working with people with multiple and complex needs
* Ability to work with minimal supervision and prioritise own workload
* Experience of using a range of IT tools to carry out your work, including case management systems, Microsoft Office applications, online applications, internet and email etc.
* Excellent oral and written communication skills, including the ability to communicate complex information in a clear and accessible manner
* Excellent organisational and time management skills
* A proven ability to work effectively with a wide variety of stakeholders
* A commitment to the aims, principles and policies of Citizens Advice Bureaux
* Able to operate effectively as a team player, both within the Debt Team and within the wider Angus CAB Service, providing support to the Senior Debt Adviser, to volunteers and project staff as required.

**Desirable**

* Completion of Citizens Advice Bureaux Adviser Training Programme
* Familiarity with the eDEN and BASYS systems
* Experience of providing debt advice to at least Type II Money Debt Advice as outlined in the Scottish National Standards for Information and Advice Providers (SNSIAP) Framework.
* Basic knowledge of multiple enquiry areas to aid with identifying emergencies and making referrals where appropriate

**Additional requirements**

* The post is subject to the disclosure of criminal history information

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**Charity number: SC010051**

**Charity name: Angus Citizens Advice Bureau (SCIO)**