

# **Citizens Advice St Helens**

## **Debt Caseworker/Trainee**

### **Vacancy Information Pack**

***Closing Date: 12 noon  
Monday 22<sup>nd</sup> August 2016***



Dear Applicant

Thank you for expressing an interest in our vacant **Caseworker/Trainee Debt Specialist** post.

Citizens Advice St Helens is a very innovative organisation, always looking to address the advice needs of local people. This is a partnership initiative with British Gas Energy Trust and we will be working closely with them to help the people of St Helens and surrounding areas.

Before completing the application form, please make sure you fully read the following pages:

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When assessing applications for the trainee post we will understand that you may fill some but not all of the criteria at the moment and have some training needs.

The completed application form & the Equal Opportunities monitoring form must be submitted by:

**12 noon on Monday 22<sup>nd</sup> August 2016**

In the first instance **all** completed application forms (CVs will not be accepted) should be returned to;

**Citizens Advice St Helens**  
**2<sup>nd</sup> Floor, Millennium Centre, Corporation Street, St Helens, WA10 1HJ or by email to**  
[\*\*david.reynolds@sthelenscab.org.uk\*\*](mailto:david.reynolds@sthelenscab.org.uk)

We hope to hold interviews Thursday 1<sup>st</sup> September 2016. In view of the anticipated demand for this post we are unable to acknowledge receipt of applications.

**David Reynolds**  
Operational Service Manager  
Citizens Advice St Helens

## Summary Terms & Conditions of post

<b>Job Title:</b>	<b>Debt Caseworker /Trainee</b>
<b>Reporting to:</b>	<b>Money Advice Supervisor/BGET Supervisor</b>
<b>Salary:</b>	£18,759 - £20,906 * per annum + up to 5% pension (* pro-rata for part time/ starting salary dependent on experience)
<b>Hours of Work:</b>	36 per week 25 days annual leave

## JOB DESCRIPTION

**Context of role:** You will be a member of Citizens Advice St Helens Money Advice team. As such you will be required to work from any Citizens Advice outlet and outreach venue and report to your line manager who will usually be the Money Advice Supervisor/BGET Supervisor.

**Role purpose:** To identify, develop and implement a range of debt avoidance and management initiatives and to provide an effective and efficient specialist Debt casework service within the aims, policies and principles of the Citizens Advice service. In addition, to deliver specialist fuel debt advice and enable British Gas customers to submit applications to the British Gas Energy Trust for energy debt clearance.

**Key work areas and tasks:** Below is a list of the key areas of work the post-holder will be expected to perform and examples of what tasks are involved in those areas. The list of tasks is not exhaustive.

### **1 Casework.**

- Provide casework covering the full range of Debt and Money Advice. Advice should include specific advice on but not exclusively;
  - Rent or mortgage payment problems
  - Council Tax problems
  - Utility bill (water / electricity / gas / phone) problems
  - Loan and credit problems including overdrafts, hire purchase and credit cards, mail order and catalogue debts, other unsecured debt including extortionate credit
  - Child support and maintenance

- Tax problems including National Insurance and VAT
- Rental agreements
- Dealing with multiple debts
- Going to court, court orders, fines and the consequences e.g. whether you can be sent to prison
- Administration orders, individual voluntary agreements, bankruptcy
- Advice and assistance with High Court enforcement
- What creditors are allowed to do when collecting debt(s), dealing with bailiffs and challenging harassment
- Contesting debts
- Dealing with bailiffs
- Unfair credit agreements
- Act for the client where necessary by calculating, negotiating, drafting or writing letters and telephoning and ensuring income maximisation, e.g. through the take up of appropriate social security benefits.
- Prepare and present cases to the appropriate statutory bodies, tribunals and courts as appropriate.
- Assist clients with other related problems where they are an integral part of their case and refer to other advisers or specialist agencies as appropriate.
- Make home/outreach visits as necessary.
- Provide advice and assistance to other staff across the whole range of Debt and Money Advice issues.
- Ensure that all casework conforms to Citizens Advice St Helens Office Manual and Advice Quality Standard General Help Quality Mark at the appropriate level.
- Maintain case records for the purpose of continuity of casework, information retrieval, and statistical monitoring and report preparation.
- Ensure that all work conforms to Citizens Advice St Helens systems and procedures.

## **2 Research and Campaigns.**

- Assist with research and campaigning work by providing information about clients' circumstances.
- Provide statistical information e.g. on the number of clients and nature of cases, and provide regular reports to the management team.
- Monitor service provision to ensure that it reaches the widest possible client group.
- Alert other staff to local and national issues.

### **3 Professional development.**

- Keep up to date with legislation, case law, policies and procedures relating to Debt and Money Advice and related bureau work and undertake appropriate training.
- Read relevant publications.
- Prepare for and attend supervision sessions/team meetings/management team meetings/external meetings as agreed with the Line Manager.
- Assist with initiatives for the improvement of services.

### **4 Administration.**

- Review and make recommendations for improvements to our services.
- Assist with the maintenance of Office information systems.
- Use IT for statistical recording, record keeping and document production and provide regular reports of the work undertaken or needed.
- Maintain close liaison with relevant external agencies.

### **5 Public relations.**

- Assist with the delivery of Citizens Advice St Helens Publicity strategy.
- Assist with the development of initiatives to promote good money management skills and avoidance of debt.
- Liaise with statutory and non-statutory organisations and represent the Service on outside bodies as appropriate.
- Actively promote the British Gas Energy Trust amongst local organisations and develop partnerships.

### **6 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 whole service.
- Demonstrate commitment to the aims and principles of the Citizens Advice service.
- Abide by safety, health and environment guidelines and share responsibility for own safety and that of colleagues.

## Person specification

1. Knowledge and experience of Debt and Money Advice casework. Ideally you should have one year experience of dealing with complex Debt cases in a Citizens Advice or similar advice service setting.  

**Desirable**
2. Hold or be willing to work towards the Money Advice Service Accreditation Caseworker Status.  

**Essential**
3. Hold the Citizens Advice Certificate in General Advice or demonstrate recent experience of giving advice in the law relating to; Debt, Benefits, Housing, Consumer, Employment.  

**Desirable**
4. Effective oral and written communication skills with particular emphasis on negotiating, representing and preparing reviews, reports and correspondence.  

**Essential**
5. Ordered approach to casework and an ability and willingness to follow and develop agreed procedures. Experience of working within an LSC contract would be advantageous but is not essential.  

**Desirable**
6. Understand the issues involved in interviewing clients especially when at Outreach or Home Visit.  

**Desirable**
7. Numerate to the level required in the tasks.  

**Essential**
8. Ability to prioritise own work, meet deadlines and manage caseload.  

**Desirable**
9. Ability to use IT in the provision of advice and the preparation of reports and submissions.  

**Desirable**
10. Ability to give and receive feedback objectively and sensitively and a willingness to challenge constructively.  

**Desirable**
11. Ability and willingness to work as part of a team.  

**Essential**
12. Ability to monitor and maintain own standards.  

**Desirable**
13. Demonstrate understanding of social trends and their implications for clients and service provision.  

**Desirable**
14. Understanding of and commitment to the aims and principles of the Citizens Advice service and its equal opportunities policies.

## **BACKGROUND INFORMATION**

Citizens Advice St Helens provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Our Aims and Principles are:

### **Our aims:**

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives.

### **Our principles:**

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

Our advice is free, independent, impartial and confidential. The Service is non-judgmental, offering assistance as appropriate to all callers. We aim to be equally accessible to everyone who seeks or needs our help, regardless of age, race, religion, gender, HIV status, disability, sexuality or other form of discrimination. All our advice workers, whether paid or volunteer, are professionally trained to provide an accurate, quality service and to be supportive to clients.

### **How the service operates:**



Citizens Advice St Helens dealt with over 32,000 enquiries last year, giving detailed information, advice and support to people on every subject. The majority of problems concern social security benefits (45%) and debt (40%), followed by employment and housing law. Citizens Advice St Helens operates from one office in St Helens town centre and has several outreach venues.

All our caseworkers are required to work to Advice Quality Standards and are required to meet individual performance targets. You will be joining a very dynamic team who is proud of their past achievements but know that so much more still needs to be done.

The current economic downturn has seen more and more people lose their jobs, struggle to pay their utility bills and face the risk of losing their home. Our waiting list to see a Debt Specialist has never been longer and that is why we are recruiting for this post.

For more information about the work of the Citizens Advice service you visit the following website;

## **NOTES FOR APPLICANTS ON COMPLETING THE APPLICATION FORM**

- The form should ideally be typed (or at the very least completed in black ink or black ballpoint pen). This will make it easier for photocopying purposes. **Please do not send in your CV**, it will not be considered if you do.
- One of your referees should be your present or most recent employer. If you have not been employed or have been out of employment for a long time, please give the name of someone who knows you sufficiently well to confirm the information you have given and to comment on your ability to do the job. This should **not** be a relative or purely personal friend.
- The enclosed person specification lists the minimum requirements for this post. When shortlisting for interview the selection panel will only consider the information contained in your application form.
- The selection panel cannot make assumptions about the nature of the work you have done or your experience from a list of job titles. It is therefore important that you use the space provided to demonstrate how you meet the requirements. Paid and voluntary work are not the only experiences worth quoting. Other life experiences and skills may be just as valid.
- If you are shortlisted for interview, the selection panel will ask you questions based on the person specification & job description which will cover the areas in more detail.
- The following applies only to advisers, and not to other posts. Sections 25 and 26 (1) (d) or (g) of the Immigration Act 1971 are concerned with the following offences: assisting illegal entry, falsifying documentation or obstructing the authorities investigating immigration offences. If you have committed one of the offences above you may still be able to be an adviser; however, we would have to contact the Office of the Immigration Services Commissioner in order to discuss the issues.
- Our Disclosure and Barring Policy requires us to undertake a DBS check on all advisers.

**Citizens Advice St Helens**

**2<sup>nd</sup> Floor, Millennium Centre, Corporation Street, St Helens, WA10 1HJ**

**Tel: 01744 751380**

**Email: [david.reynolds@sthelenscab.org.uk](mailto:david.reynolds@sthelenscab.org.uk)**