**Summary Terms & Conditions of post**

**Job Title: Debt Caseworker/Trainee**

**Reporting to: Money Advice Supervisor**

**Hours: 36 per week – 25 days annual leave**

**Salary:** **£19,571 - £22,500 \* per annum + up to 5% pension (\*pro-rata for part time/ starting salary dependent on experience)**

**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.  
  
**Role purpose:** To undertake and complete Debt Caseworker as directed. As a trainee work towards attaining the Money and Pension service Accreditation Caseworker Status. Within three months to be actively advising and assisting clients and managing a caseload.

**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.**

Work with, and support, other staff and volunteers in the delivery of Citizens Advice St Helens money advice services

Provide casework and other support covering the full range of debt and money advice by

face to face, telephone, and electronic media as appropriate.

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-years’ experience of dealing with Debt cases in a Citizens Advice or similar advice service setting.

**Desirable**

1. Hold or be willing to work towards the Money and Pensions service Accredited Caseworker Status.

**Essential**

1. 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**

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

**Essential**

1. Ordered approach to casework and an ability and willingness to follow and develop agreed procedures.

**Essential**

1. Understand the issues involved in interviewing clients especially when at Outreach or Home Visit.

**Desirable**

1. Numerate to the level required in the tasks.

**Essential**

1. Ability to prioritise own work, meet deadlines and manage caseload.

**Essential**

1. Ability to use IT in the provision of advice and the preparation of reports and submissions.

**Essential**

1. Ability to give and receive feedback objectively and sensitively and a willingness to challenge constructively.

**Essential**

1. Ability and willingness to work as part of a team.

**Essential**

1. Ability to monitor and maintain own standards.

**Desirable**

1. Demonstrate understanding of social trends and their implications for clients and service provision.

**Desirable**

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

**Essential**