



Job Description

Trainee Money Adviser & Caseworker

Job Title:	Trainee Money Adviser & Caseworker
Starting Salary:	£19,000 (increasing after completion of 6 month probation period)
Hours:	37 hours per week
Responsible to:	Deputy Operations Manager

Key Work Area:

Starting as a Trainee Money Adviser, we will provide you with full training to reach the level of Specialist Caseworker working as part of our busy Money Advice team, who support our diverse local client base to help people manage and deal with their debts.

You will interview clients to gather information about their household and financial situation, combining this with evidence from letters from creditors, bank statements and credit reports to produce an accurate financial statement/budget from which you'll identify the options available to them, and find ways to increase their income or reduce their expenses.

Once a client has chosen how they would like to move forward, you will support and empower them to work towards achieving this by undertaking casework, acting on their behalf where appropriate, managing a caseload of clients and reviewing progress at regular intervals.

Key Responsibilities

As a trainee adviser and caseworker, you will be supported by an experienced and qualified money advice team and expected to participate in training in a variety of formats. This, along with hands-on work experience, will enable you to work towards and fulfil the following responsibilities:

Service Delivery & Casework

Once trained:

- Conduct daily appointments with clients via a range of channels: face to face, telephone, email, webchat and video calls.
- Carry out in-depth interviews with clients to explore their personal, household and financial situation, in order to understand the extent of their money issues
- Produce an accurate financial statement for clients
- Advise clients on the possible consequences of non-payment of debts, and the next steps available to their creditors based on their individual situation
- Provide full and comprehensive advice to clients on all available debt options – including giving the advantages and disadvantages of each option, and identifying the most suitable solution for each client
- Ensuring income maximisation for clients, for example by the take-up of welfare benefits, grants or schemes, combined with advising on ways clients can minimise expenditure

- Identify vulnerable clients by assessing capability and capacity and ensure that reasonable adaptations to the service are offered to ensure such clients are not disadvantaged (this includes checking for digital exclusion)
- Act for the client where necessary by calculating, negotiating, and acting on debts, including contacting creditors on a client's behalf; making write-off requests; supporting benefit applications; assisting with bankruptcy petitions; helping clients to access the Breathing Space scheme; and by preparing and submitting Debt Relief Orders.
- Liaise with 3rd parties, for example the DWP or HMRC, either to gather information needed for the case, or to negotiate repayment plans or suspensions of benefit deductions.
- To develop and maintain a comprehensive knowledge of money advice, welfare reform and financial inclusion
- Provide financial capability / budgeting support to clients, giving advice on money management and improving clients' confidence in this area
- Manage own case load – regularly reviewing progress with clients, monitoring and proactively responding to disengagement, and closing cases when appropriate
- Researching individual cases, assessing problems and identifying solutions
- Participate in money advice clinics and outreach sessions as required
- Work to individual monthly targets and contribute to team target set by the funder
- 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
- Maintain detailed and accurate case records for the purpose of continuity of casework, information retrieval, statistical monitoring and report preparation
- Manage, identify and record outcomes
- Ensure that all work conforms to the organisation's systems and procedures
- Liaise with statutory and non-statutory organisations and represent the Service to outside bodies as appropriate

Administration & IT

- Record and maintain client records and case information in line with data protection legislation, Citizens Advice policy and procedures and our quality standard mark
- Use IT for recording, record keeping, statistics, document production and communication
- Organise and maintain electronic appointment (calendar) systems
- Produce clear and concise reports, applications and letters as required
- Keep up to date with policies and procedures relevant to the service and undertake appropriate training

Professional Development

- Participate in the Trainee Money Adviser learning programme

- Keep up to date with legislation, case law, policies and procedures relating to money advice
- Prepare for and attend supervision sessions, internal and external meetings as agreed with the line manager
- To attend training and development courses as required and as agreed with the line manager

Other Duties and Responsibilities

- Health & Safety: The post holder must take all due care in respect of Health and Safety at work and ensure compliance at all times with the relevant policies and procedures
- Equal Opportunities: To carry out the responsibilities of the post taking due regard of Citizens Advice Dignity at Work and any associated policies and procedures
- Risk Management: To be aware of Risk Management and to notify the departmental risk co-ordinator of any new, emerging or potential risks
- Data Quality: To ensure that all necessary data is provided in a timely manner and is fit for purpose and meets Information Assurance Standards.
- DBS Check: This post is subject to a DBS check
- 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 the Citizens Advice service



Person Specification

Trainee Money Adviser & Caseworker

Criteria	Essential	Desirable
Qualifications	GCSE Maths at Grade C or equivalent	Qualified as a Citizens Advice Generalist Adviser Experience, knowledge or understanding of giving debt advice
Skills	Strong organisational skills with the ability to prioritise own workload and meet deadlines Effective oral communication skills Ability to analyse and interpret complex information Ability to use IT confidently and quickly to a high level for communication, updating case notes, and written reports	

Knowledge	<p>Interest in money, debt, income maximization and personal finances, with a keen willingness to undergo training to develop knowledge</p> <p>Demonstrate an understanding of social trends and their implications both for clients and for us as an organisation</p> <p>Understanding of the aims and principles of the Citizens Advice service</p>	<p>Knowledge of quality of advice standards</p> <p>General knowledge of services and provisions available within Ipswich and its district</p>
Previous Experience	<p>Previous client/customer facing experience and good customer service skills</p> <p>Experience of working and liaising with external agencies</p>	<p>Experience, knowledge or understanding of budgeting, financial capability and income maximisation work</p> <p>Experience interviewing clients and/or providing ongoing 'casework' support</p> <p>Experience of managing a caseload of clients</p>
Personal Attributes	<p>High level of attention to detail</p> <p>Willingness to follow and develop agreed procedures</p> <p>Ability to monitor, reflect and maintain own standards, development and knowledge</p>	<p>Ability to travel to outreach locations within Ipswich if required</p>
Personal Qualities	<p>Flexible approach and willingness to work as part of a team</p>	