

**Job title:** Junior Debt Advisor

**Location:** London Borough of Richmond Upon Thames

**Salary:** £27’000 (FTE)

**London Allowance**: included

**Hours:** 24**.**5 hours per week
**(This will have some in office hours, but can partially/mostly be operated remotely if necessary.**

**Duration:** Fixed term util 31st January 2023

**Closing date for applications:** Monday 3rd April 2022 - 9:00 AM

**Interview date:** 4th April 2022

**How to apply** : email - admin.hhill@citizensadvicerichmond.org

**Context of the Role**:

We are pleased to offer you an exciting opportunity to become a junior Debt Adviser with Citizens Advice Richmond.

**This is a quick start role, with an offer to start being no later than 9th may 2022.**

We are a friendly and diverse office. We support clients across our community, and surrounding boroughs with Debt Advice, including those with complex advice needs and aim to reach the most vulnerable and excluded in our community.

You will work with our Money Advice team, to provide over-indebted Londoners with free, face-to-face advice that is accurate, effective and tailored to individuals’ circumstances.
Working with our award wining Financial Capability team – guiding clients to a long term, sustainable budget and debt solution.

Every local Citizens Advice is a registered charity. Different application procedures are adopted by individual local Citizens Advice. Contact the relevant one as outlined in the information about this role. You should not send an application form to national Citizens Advice.

All local Citizens Advice produce their own annual report, but you can find out more [about the Citizens Advice network](https://www.citizensadvice.org.uk/about-us/) or download the latest national Citizens Advice [annual report](https://www.citizensadvice.org.uk/about-us/our-work/annual-reports/).

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**Junior Debt Advisor**

Job pack

Thanks for your interest in working at Citizens Advice Richmond. This job pack should give you everything you need to know to apply for this role and what it means to work at Citizens Advice.

In this pack you’ll find:

* Our values
* 3  things you should know about us
* Overview of Citizens Advice and Citizens Advice Richmond
* The role profile and personal specification
* Terms and conditions
* What we give our staff

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| **Want to chat about this role?**If you want to chat about the role further, you can contact Bradley Johnson at Admin.hhill@citizensadvicerichmond.org   |
| **https://lh6.googleusercontent.com/rV1VVWtESnRAKSo3e13UMETr74uMYm9lmKs6dFFHdlb3XGEZc35rXp0iFmd31iU-rIFvyPOFHd4kMyJdlYti3PXVIC-MSurFNhQsHJju-Awy1zUs-wWpZd-GSaPZfsQlilu9xteE Our values****We’re inventive.** We’re not afraid of trying new things and learn by getting things wrong. We question every idea to make it better and we change when things aren’t working.**We’re generous.** We work together, sharing knowledge and experience to solve problems. We tell it like it is and respect everyone**.****We’re responsible.** We do what we say we’ll do and keep our promises. We remember that we work for a charity and use our resources effectively. |
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| **https://lh4.googleusercontent.com/YD2WcOy-gr-26_A0DWW09BgqTpDqNjFUp2tza7MO4VNgpHTgSrc2v6FSsEV4uPbFWolJl-jrhtXZffr3rkY1htq4wq-FnAdKVlJs8Pwv9Nb7_AODROhWG1-xgu3rLmxJoQtzv0RP** | **3 things you should know about us** |

**1. We’re local and we’re national**. We have 6 national offices and offer direct support to people in around 300 independent local Citizens Advice services across England and Wales.**2. We’re here for everyone.** Our advice helps people solve problems and our advocacy helps fix problems in society. Whatever the problem, we won’t turn people away.**3. We’re listened to - and we make a difference.** Our trusted brand and the quality of our research mean we make a real impact on behalf of the people who rely on us. |

**How Citizens Advice Richmond works**

Citizens Advice Richmond consists of several busy offices and operates on several outreach locations.

We run a multi-channel service so clients can contact us by email, webchat, telephone and face-to-face drop-ins.

Our staff consist of a diverse team of paid and volunteer staff from a variety of backgrounds.

We organise and host the Richmond Advice Forum and have formed close partnerships across the voluntary sector in Richmond.

You can see more of our work here: [Citizens Advice Richmond](https://www.citizensadvicerichmond.org/)

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| The Citizens Advice service is made up of Citizens Advice - the national charity - and a network of around 300 local Citizens Advice members.This role sits our network of independent charities, delivering services from* over 600 local Citizens Advice outlets
* over 1,800 community centres, GPs’ surgeries and prisons

They do this with:  * 6,500 local staff
* over 23,000 trained volunteers

Our reach means 99% of people in England and Wales can access a local Citizens Advice within a 30 minute drive of where they live. |  |

  **Overview of Citizens Advice**

  **The role**

**Quality and Development Lead**

**Role profile**

**Job Title: Junior Debt Advisor**

**Responsible to:** Client Services Manager

**Immediate reports:** None

**Main Purpose of Job**

1. **To provide over-indebted Londoners with free, face-to-face advice that is accurate, effective and tailored to individuals’ circumstances**

This includes:

* + Interviewing those that access our service using sensitive listening and questioning skills in order to allow them to explain their problem(s) and empower them to set their own priorities
	+ Researching and exploring options and implications so that those accessing our service can make informed decisions
	+ Ensuring income maximisation through the appropriate take up of income, including those relating to water charges, benefits, tax and housing
	+ Providing in-depth quality advice and on-going casework, including acting for the client where necessary using appropriate communication skills and channels
	+ Maintaining detailed case records, ensuring that all work meets all auditing and quality standards and the requirements of the funder
1. **To maintain detailed case records**

This includes:

* + Ensuring that all work meets all auditing and quality standards and the requirements of the funder
	+ Ensuring all case records are written up in a timely manor
1. **Keep up to date with legislation, policies and procedures and undertake appropriate training**

This includes:

* + Ensuring you complete a minimum of 16 hours/equivalent of technical debt advice CPD accredited training or qualifying activity and maintaining an up-to-date record of all training sessions
1. **Contribute to team**
	* Work to an agreed work-plan, meeting targets and milestones
	* Prioritise and manage your own workload
	* Be an active member of the team, identifying opportunities for your own development
	* Compliance with Citizens Advice Richmond’s policies and procedures, including health and safety
	* Demonstrate financial efficiency and value for money throughout work
	* Ensure that all services comply with equal opportunities and other relevant policies and quality standards and good practice
2. **Other**
	* Travel across Richmond as required, and occasionally the UK
	* Undertake additional tasks as defined by reporting Manager

**Person specification:**

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| Attributes and Behaviors |
| Awareness of, and ability to, understand and empathise with clients from a diverse range of backgrounds and disadvantaged groups living in the community | Essential |
| Ability to remaining non-judgmental | Essential |
| Ability to provide outstanding customer service | Essential |
| Ability to use sensitive listening and questioning skills to get to the root of the issues and empower clients, whilst maintaining structure and control of meetings | Essential |
| Ability to work as part of a team and be open to receiving feedback and learning from others | Essential |
| Ability to give and receive feedback objectively and sensitively | Essential |
| Understanding of the debt advice model with proven casework skills and experience of dealing with complex and challenging cases | Essential |
| Ability to manage own time and meet deadlines | Essential |
| A commitment to continuous professional development, including a willingness to develop knowledge and skills in advice topics | Essential |
| Knowledge and Experience |
| Previous experience of providing debt advice | Essential |
| Hold a valid Money Advice Service accredited qualification in debt advice to level three or higher | Essential |
| Experience of delivering high quality advice, casework and financial capability sessions to meet targets whilst ensuring collection of data to support funder’s monitoring and reporting requirements | Essential |
| Have essential IT and telephone skills and ability to use an online based Client Management System (CMS) to deliver advice across multiple channels and maintain case records | Essential |
| Previous experience in supporting junior colleagues with their development | Desirable |

**Terms and conditions**

- Fixed term until 31st January 2023

- £27,000 PA

* **What we give our staff**

We offer a range of employee benefits, including generous annual leave, pension contribution, and training and opportunities to continue your professional development.

**Guidance notes for applicants**

**Application form**

Please complete your application and return it by post or email (as a Word document) no later than the closing date referred to in the advert. If you return your application via email there is no requirement to send a hard copy in the post.

CVs will not be accepted as a substitute for the application form, unless specifically stated in the advert.

The application form plays a key part in our recruitment and selection process. We use the information you provide about your skills, experience, career and education history to decide whether or not to invite you for an interview. It is important that you complete the application form as fully and accurately as possible, ensuring that you give specific examples which demonstrate how you meet the essential and desirable criteria for the role for which you are applying.

**Disability**

Please let us know if you require any adjustments to be made to the application process or would like to provide any information you wish us to take into account when we are considering your application. If you are selected for interview, we will ask you to let us know if you have any access needs or may require reasonable adjustments to the interview or assessment (if applicable) at that stage. Please be assured that we will be supportive in discussing reasonable adjustments with you at any stage of the recruitment and selection process.

**Entitlement to work in the UK**

A job offer will be subject to confirmation that you are permitted to work in the UK in accordance with the provisions of the Asylum and Immigration Act 1996. You will be asked to provide evidence of your entitlement to work in the UK if you are successful and an offer of employment is made.

Please note that Citizens Advice Richmond does not hold a sponsor licence and, therefore, cannot issue certificates of sponsorship under the points-based system.

**Diversity Monitoring**

Citizens Advice Richmond values diversity and promotes equality. We encourage and welcome applications from suitably skilled candidates from all backgrounds. Monitoring recruitment and selection procedures is one way of helping us to ensure that there is no unfair discrimination in the way that we recruit people. To do this we need to know about the diversity profile of people who apply for posts at Citizens Advice Richmond. This information is given in confidence for monitoring purposes only and is not seen by anyone responsible for making recruitment decisions. However, if you would prefer not to answer any of the questions we ask, please leave them blank.

**Information, experience, knowledge, skills and abilities**

This is a key section of the application form which allows you to provide evidence of your experience, knowledge, skills and abilities that are relevant to the role as described in the role profile. Selection is based on an assessment of the evidence you provide against the requirements of the role as set out in the person specification. It is important that you tailor your response to clearly demonstrate how you meet each requirement. No assumptions will be made about your achievements and abilities.

Please provide one example for each requirement. You should choose examples of past experience that clearly demonstrate what we are looking for, and be precise about what you did, how you did it and the outcome or result of your actions. Please try to limit your response to each criterion to a maximum of 200 words.

A useful guide might be S.T.A.R:

* Specific – give a specific example
* Task – briefly describe the task/objective/problem
* Action – tell us what you did
* Results – describe what results were achieved

Please provide recent work examples wherever possible. However, do remember relevant examples from other aspects of your life, for example: voluntary or unpaid work, school or college work, family or home responsibilities, can also be given.

**Shortlisting outcomes**

Shortlisted applicants will be invited for an interview. Some positions may require additional assessments such as a practical task/test - further details will be provided if you are shortlisted.

**References**

All job offers are subject to the receipt of two satisfactory references: One should be from your current or most recent employer or line manager (if you are employed through an agency), or your course tutor if you have just left full time education. The other should be someone who knows you in a work related, voluntary or academic capacity. Both referees should be able to comment on your suitability for the role. References will only be taken up for successful candidates following interview

**We value diversity, promote equality and challenge discrimination**



**CONFIDENTIAL APPLICATION FORM**

**Section 1**

Citizens Advice Richmond

94-102 High Street

Hampton Hill TW12 1NY

Email address: admin@citizensadvicerichmond.org

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| Please refer to the **Guidance Notes for Applicants** before completing this application form.We value diversity, promote equality and challenge discrimination. We encourage and welcome applications from suitably skilled candidates from all backgrounds. Members of the recruitment panel will consider information you provide against the person specification for the role to decide whether you will be shortlisted for an interview. It is therefore essential that you complete the form fully and that you **clearly demonstrate** how you meet each point on the person specification. Please note that CVs are not accepted. |
| Candidate ref. number (for office use only): |  |
| **Position applied for** |
| Job title |  |
| Location |  |

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| **Personal information and address for correspondence** |
| First name(s) |  |
| Last name |  |
| Address |  |
| Postcode |  |
| Telephone home |  |
| Telephone work |  |
| May we contact you at work? | Yes / No |
| Mobile |  |
| Email |  |
| We will normally contact you by email, however, if you would prefer to be contacted using another method please let us know here:  |

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| **Entitlement to work in the UK** |
| **To take up this post you must have the right to work in the UK.**Please note that Citizens Advice Richmond does not hold a sponsor licence and, therefore, cannot issue certificates of sponsorship under the points-based system. |

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| **Criminal convictions** |
| Having a criminal record will not necessarily bar you from working for Citizens Advice Richmond – much will depend on the type of job you have applied for and the background and circumstances of your offence. For some posts, an offer of employment will be subject to a Disclosure and Barring Service (DBS) check. If this applies to the post for which you are applying, this will be noted in the application pack.Please see Guidance Notes and Application Pack for further details. |
| Have you had any previous convictions not regarded as spent under the Rehabilitation of Offenders Act 1974?  | Yes / No |
| If YES please provide details of the offence and the date of conviction. |

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| **References** |
| Please provide the names, addresses, telephone numbers and email addresses of two people who may be approached for references. One of these **should** be your present or most recent employer, the other could be someone who knows you in a work related, voluntary or academic capacity. Both referees should be able to comment on your suitability for the post applied for. References will only be taken up for successful candidates following interview. |
| **Referee 1** |  |
| **Name** |  |
| **Address** |  |
| **Postcode** |  |
| **Telephone** |  |
| **Email** |  |
| In which context does this referee know you? |  |
| **Referee 2** |  |
| **Name** |  |
| **Address** |  |
| **Postcode** |  |
| **Telephone** |  |
| **Email** |  |
| In which context does this referee know you? |  |

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| Section 2Information, experience, knowledge, skills and abilities |
| **IMPORTANT INFORMATION** |
| **It is essential that you complete this section in full. Please refer to the Guidance Notes for Applicants for further details.*** Please explain and demonstrate how your experience, skills and knowledge meet the selection criteria for the post described in the **Person Specification (found in the Job Pack)**.
* Please ensure that you address **all** the criteria on the person specification using the same order.
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| **Career history** |
| Please include your current / previous employment (including job training schemes), voluntary work, community activities, school placements, time caring for dependants etc. Please put in date order, starting with the most recent. (Continue on a separate sheet if necessary.) |
| **Employer’s name and address and type of business.** | **State position held and outline briefly the nature of the work and your responsibilities.** |
|  |  |
| Dates: | From | To |
| Reasons for leaving: |
|  |  |
| Dates: | From | To |
| Reasons for leaving: |
|  |  |
| Dates: | From | To |
| Reasons for leaving: |
|  |  |
| Dates: | From | To |
| Reasons for leaving: |

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| **Educational history** |
| Please give details of educational qualifications you have obtained from school, college, university etc. |
| Subject | Level | Grade |
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| **Professional development** |
| Please give details of any professional qualifications, including membership of any professional bodies and any job-related training that you have undertaken. |
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| Declaration |
| Data Protection Statement: I consent to this information being processed and stored for the purpose of recruitment and selection at Citizens Advice Richmond and if appointed, for the purposes of employment at Citizens Advice Richmond.I confirm that to the best of my knowledge, the information I have provided on this application form is true and correct. I understand that if appointed on the basis of false information contained in this form, I may be summarily dismissed.  |
| **If you are sending your application form by email, please mark this box** ☐**(as a substitute for your signature) to confirm that you agree to the above declaration.**  |
| Signed: | Dated: |

**Please return this form to**

**admin@citizensadvicerichmond.org**

Or

**Citizens Advice Richmond**

**94-102 High Street**

**Hampton Hill TW12 1NY**

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| **CONFIDENTIAL APPLICATION FORM** **SECTION 3****Diversity monitoring**Please note this section will be detached before sending your application to the recruitment panel for shortlisting. |

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| **Job title:** |  |
| **Candidate ref. number (for office use only):** |  |

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| The Citizens Advice service is committed to valuing diversity and promoting equality. We encourage and welcome applications from suitably qualified candidates from all backgrounds regardless of age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex or sexual orientation.In order to achieve these aims we need to know about the diversity of people who apply to work in the service. Please help us by providing the information requested in the form below**Data protection overview****If you are happy to provide it, we will use this information for the sole purpose of allowing us to monitor equality of opportunity and treatment as necessary to maintain or promote equality within Citizens Advice.****The information you give us will be kept securely, won't be shared outside the service and is confidential.****It will not be seen by anyone responsible for making recruitment decisions or have any impact on you directly.** **If you are successful in your application and we require this information for other purposes, you will be asked to provide it separately - i.e. this form will not be used for other purposes.** **If you would prefer not to answer any of the questions we ask, please leave them blank. If you would like us stop using the information you provide, please contact us.**Thank you for your co-operation.**The following information will not be seen by the recruitment panel and will not affect your application.** |

**Age**
Which age bracket do you fit into? Put a cross in the relevant box.

|  |  |
| --- | --- |
| Under 25  |  |
| 25 - 34 |  |
| 35 - 44 |  |
| 45 - 54  |  |
| 55 - 64 |  |
| 65 and over |  |

**Gender**
What best describes your gender? Put a cross in the relevant box or write in a preferred term.

|  |  |
| --- | --- |
| Female |  |
| Male |  |
| I prefer to use another termPlease tell us:  |  |

**Sexual orientation**
What is your sexual orientation? Put a cross in the relevant box or write in a preferred term.

|  |  |
| --- | --- |
| Heterosexual/Straight |  |
| Gay Man |  |
| Gay Woman/Lesbian |  |
| Bisexual |  |
| I prefer to use another termPlease tell us: |  |

**Ethnic origin**
How would you describe yourself? Choose **one** section (A to E) and put a cross in the relevant box within it.

|  |  |  |
| --- | --- | --- |
| **A. White** | English/Welsh/Scottish/Northern Irish/British |  |
| Irish |  |
| Gypsy or Irish Traveller |  |
| Any other White backgroundPlease tell us: |  |
| **B. Mixed/multiple ethnic groups** | White & Black Caribbean |  |
| White & Black African |  |
| White & Asian |  |
| Any other Mixed/multiple ethnic backgroundPlease tell us: |  |
| **C. Asian/Asian British** | Indian |  |
| Pakistani |  |
| Bangladeshi |  |
| Chinese |  |
| Any other Asian BackgroundPlease tell us: |  |
| **D. Black/African/ Caribbean/Black British** | African |  |
| Caribbean |  |
| Other Black/African/Caribbean backgroundPlease tell us: |  |
| **E. Other ethnic group** | Arab |  |
| Any other ethnic groupPlease tell us: |  |

**Disability**
A disabled person is defined under the Equality Act 2010 as someone with a ‘**physical or mental impairment which has a substantial and long term adverse effect on that person’s ability to carry out normal day-to-day activities**.’

Do you consider yourself to be disabled under the Equality Act 2010?

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| --- | --- | --- | --- |
| Yes |  | No |  |

*The information on this form is for monitoring purposes only. If you require any reasonable adjustments to be made in the recruitment process or at work subsequently if appointed, please make sure you tell us separately from this form. We follow the social model of disability which believes it is the barriers created by society which disable people. We will use reasonable adjustments wherever possible to remove those barriers.*

**Gender Identity**
Is your gender identity the same as the gender you were assigned at birth? Put a cross in the relevant box.

|  |  |  |  |
| --- | --- | --- | --- |
| Yes |  | No |  |

**Religion or belief**Which group below do you most identify with? Put a cross in the relevant box.

|  |  |
| --- | --- |
| No religion |  |
| Christian (including all denominations) |  |
| Buddhist |  |
| Hindu |  |
| Jewish |  |
| Muslim  |  |
| Sikh |  |
| Any other religion or beliefPlease tell us: |  |

**How did you hear about this opportunity?**

Please include details below:

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