

A background image showing three people in a meeting. A woman with curly hair is on the left, a man with glasses in a plaid shirt is in the center, and another woman is on the right. They are looking at a tablet together. The image is semi-transparent.

# Debt Free London

TOYNBEE  
HALL



Money &  
Pensions  
Service

**Job title:** Debt Advisor

**Reports to:** Technical Supervisor [Debt]

**Direct line reports:** None

**Introduction:**

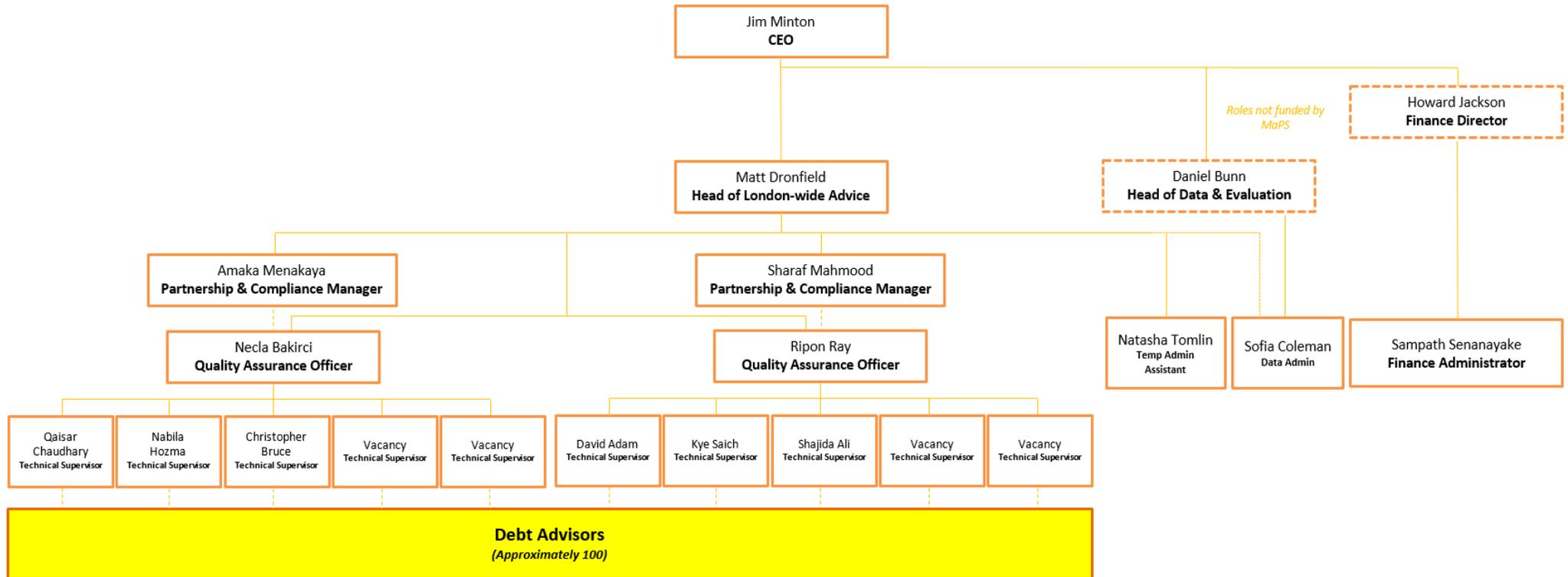
Debt Free London is London's free face-to-face debt advice service helping over 24,000 Londoners with their debt and money problems each year. Our trained and accredited advisors are based across 25 partner charities and can help with all types of money worries from rent and council tax arrears to credit card and catalogue debt. We can work with clients to prioritise their bills & debts, helping them to write letters and advocating on their behalf.

The Debt Free London partnership is led by Toynbee Hall, the employer for this role, a charity where people come for excellent local services and where they can share ideas and experience, gather information and knowledge that we use together to take action to change lives and eradicate poverty. Our programmes include free advice services, financial inclusion services, wellbeing services, including work with older people and community learning services supporting young people and new migrants.

**Job purpose:**

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

Team structure:



**Main duties and responsibilities:**

**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

**2. 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

**3. 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

**4. 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 Toynbee Hall 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

**5. Other**

- Travel across London as required, and occasionally the UK
- Undertake additional tasks as defined by Head of London-wide Advice

Person specification:

- A minimum of two years' full time (2,220 hours) or equivalent part-time experience of delivering debt advice
- Hold a valid Money Advice Service accredited qualification in debt advice
- Understanding of the debt advice model with proven casework skills and experience of dealing with complex and challenging cases
- Ability to deliver high quality advice and casework and financial capability sessions to meet targets whilst ensuring collection of data to support funder's monitoring and reporting requirements
- 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
- Ability to give and receive feedback objectively and sensitively and a willingness to challenge constructively
- Ability to use telephony and IT systems to deliver advice across multiple channels and maintain case records
- Ability and willingness to work as part of a team
- A commitment to continuous professional development, including a willingness to develop knowledge and skills in advice topics
- Ability to work in outreach settings with an understanding of information assurance and safety in those settings
- Ability to develop and maintain positive working relationships with external stakeholders
- Ability to commit to and work with the aims, principles and policies of Toynbee Hall
- A good up to date understanding of equality and diversity and its application to the provision of advice

**Employee benefits:**

- ✓ 25 days annual leave (base) + 8 Bank Holidays
- ✓ Sick Pay Scheme
- ✓ Group Pension Scheme (GPP) – 4% employer contribution and minimum 5% employee contribution
- ✓ Contribution towards eye tests and spectacles
- ✓ Cycle to Work Scheme
- ✓ Interest free season ticket loans
- ✓ Employee Assistance Programme
- ✓ Family friendly policies
- ✓ Learning and development opportunities
  
- ✓ Our employees want to make a difference in their own communities. We support and encourage this by giving all of our employees two days a year to volunteer for a charity of their choice.

**Contract type:** Permanent

**Working hours:** Full time - 35 hours per week

**Salary grade:** £28,000-£30,000 per annum, depending on experience

**Location:** Multiple sites across London - will be required to work from different offices each day