

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

**Contract type:** Permanent

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

**Salary grade:** £28,000-£34,000 per annum, depending on experience

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

### Introduction:

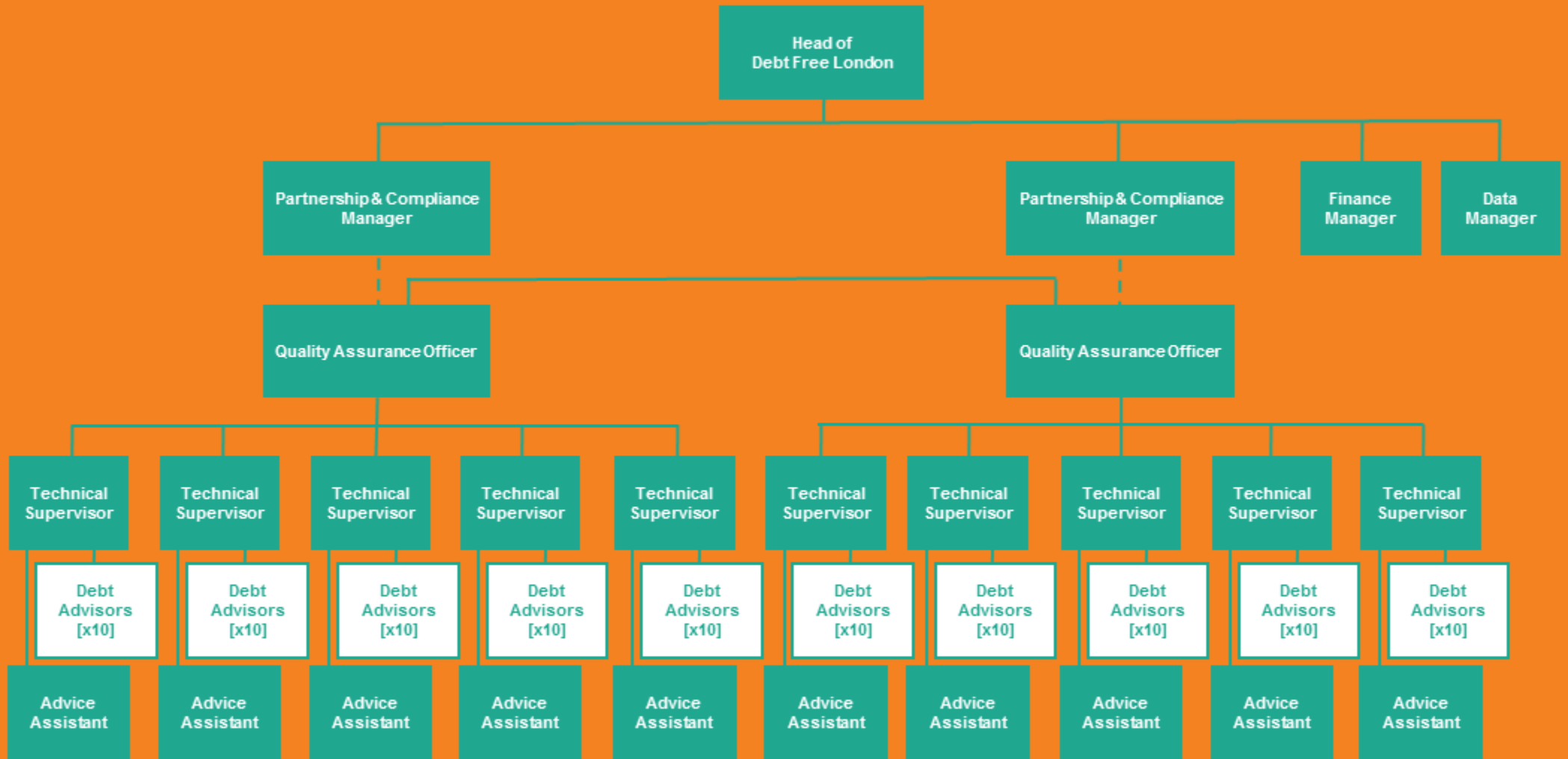
Debt Free London is London's free face-to-face debt advice service helping over 24,000 Londoners with their debt and money problems each year. Our trained and accredited advisors are based across 25 partner charities and can help with all types of money worries from rent and council tax arrears to credit 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
2. To maintain detailed case records
3. Keep up to date with legislation, policies and procedures and undertake appropriate training

## 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:**

<b>Attributes and Behaviors</b>	
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
<b>Knowledge and Experience</b>	
Previous experience of providing debt advice	Essential
Hold a valid Money Advice Service accredited qualification in debt advice to level three or higher	Essential
Hold a Certificate in Money Advice Practice (CertMAP) from the IMA in partnership with Staffordshire University	Desirable
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

**Benefits:**



**Compensation**

- ✓ Competitive salary of £28,000-£30,000 per annum
- ✓ Proactive pay increases to reflect growing responsibilities
- ✓ Your manager reviews your salary every 12 months



**Holiday**

- ✓ 25 days' holiday a year, plus bank holidays – please use them all!
- ✓ This increases to 28 days after two years, 29 days after your third year and rises to a total of 30 days after five complete years!



**Pension**

- ✓ We'll automatically enroll you into our pension scheme with Standard Live
- ✓ We offer a 4% employer contribution (we pay you 100% of your salary, then 4% into the pension)
- ✓ You'll need to pay 5% too, and you can opt to pay more for the tax benefits!
- ✓ You can opt out if you'd prefer not to have a pension at all



**Learning**

- ✓ Learning budget for books, training courses and conferences
- ✓ Regular knowledge-sharing sessions



**Health & Wellbeing**

- ✓ Generous paid sick leave for both physical & mental health - 12 weeks full, 12 weeks half pay when you've done a year of service
- ✓ Paid time off for medical and dental appointments
- ✓ Contribution towards eye tests and spectacles
- ✓ Our Employee Assistance Programme offers a 24/7 confidential advice line for health, legal & bereavement support



**Commuting**

- ✓ We're a member of the cycle-to-work scheme
- ✓ Interest free season ticket loans



**Community**

- ✓ Two days a year to volunteer for a charity of your choice and make a difference in the community
- ✓ Paid off for public duties; e.g. local Councillor or School Governor



**Family**

- ✓ Paid maternity, paternity, adoption or shared parental leave
- ✓ Up to two days paid time off for domestic emergencies
- ✓ Paid compassionate leave

