

A background image showing three people in a meeting. A woman with curly hair is on the left, a man with glasses 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: Trainee Debt Advisor
Reports to: Technical Supervisor [Debt]
Direct line reports: None

Contract type: 18 months
Working hours: Full time - 35 hours per week
Salary grade: £22,000, rising to £25,000 on completion of training and a minimum of 1,500 hours advice experience
Location: Multiple sites across London - will be required to work from different offices each day

Introduction:

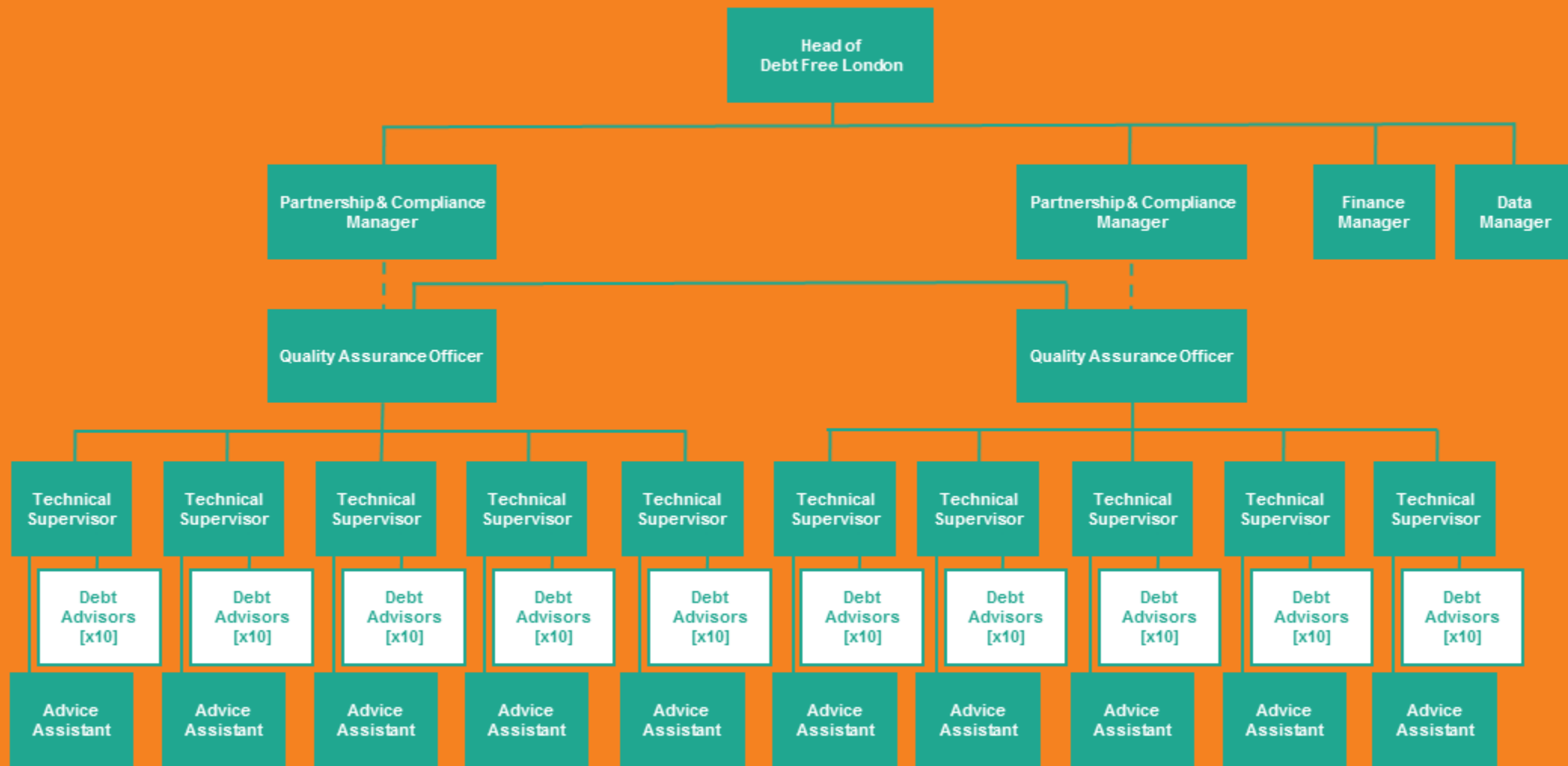
Debt Free London is London's free face-to-face debt advice service helping over 24,000 Londoners with their debt and money problems each year. Our trained and accredited advisors are based across 25 partner charities and can help with all types of money worries from rent and council tax arrears to credit 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 learn how to provide advice to over-indebted Londoners with free, face-to-face advice that is accurate, effective and tailored to individuals' circumstances
2. Provide support to, and learn from, experienced Debt Advisors

Team Structure:



Main duties and responsibilities:

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

This includes:

- Completing a Money Advice Service accredited qualification in debt advice to level three
- 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

2. Learn from, and provide support to, experienced Debt Advisors

This includes shadowing experienced debt advisors as they:

- Ensure income maximisation through the appropriate take up of income, including those relating to water charges, benefits, tax and housing
- Provide in-depth quality advice and on-going casework, including acting for the client where necessary using appropriate communication skills and channels
- Ensure that all work meets all auditing and quality standards and the requirements of the funder
- Ensure all case records are written up in a timely manor

3. 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

4. Other

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

Person specification:

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 advice on subjects including; debt, benefits, housing, employment	Desirable

Benefits:



Compensation

- ✓ Competitive salary of £22,000, rising to £25,000 on completion of training and 1,500 hours advice experience
- ✓ Proactive pay increases to reflect growing responsibilities



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