

## JOB DESCRIPTION

<b>Role Title:</b>	<b>Money Adviser – Debt Management Unit</b>
<b>Band:</b>	<b>£23,398</b>
<b>Reporting To:</b>	<b>Head of Specialist Advice &amp; Legal Services</b>
<b>Hours of Work:</b>	<b>FTE 35 hours per week</b>

### ROLE PURPOSE

The primary purpose of the role is:

- To deliver a high quality and consistent Debt Management Service (DMS) to clients referred into the Unit by partners.
- To provide specialist level money advice to clients who have a change in circumstances and are no longer eligible for a DMS solution.
- To support monitoring and evaluation of the Debt Management Service.

### MAIN DUTIES & RESPONSIBILITIES

#### 1. Service Delivery – Validating Referrals, Setting Up and Maintaining Debt Solutions

- 1.1 To be responsible for setting up and validating the daily allocation of DMS referrals from the DMU Supervisor to include:
  - checking that the referrals meet the essential requirements and that the clients are eligible for a solution offered by the DMS; Debt Management Plans, Token Payment Plans, Nil offers, Individual Voluntary Arrangement
  - confirming the details of any chosen debt solution; payment method, amount and due date if applicable
  - advising clients on the procedure for setting up their chosen DMS solution and explaining what information the client should expect to receive
  - approving a client's a case on the DMS system as either pending, rejected or complete and
  - submitting a case to the payment distributor
- 1.2 To support clients with maintaining and managing their chosen DMS solution by:
  - contacting clients who have been logged as having a change in circumstances by DMU Admin
  - evaluating the impact of any change in circumstances through exploration, investigation and re-advice if necessary
  - updating the CRM and the DMS system to record the change in circumstances

#### 2. Service Delivery – Advice and Casework

- 2.1 To provide a holistic debt advice service to clients who require re-advice following a change in circumstances, to include;
  - income maximisation through the take up of welfare benefits particularly back to work benefits, completing thorough and detailed financial statements, and
  - financial capability and budgeting advice
  - dealing with priority debts and representing clients where appropriate
  - Debt Relief Orders, bankruptcy and the full range of other debts solutions
  - advocacy and casework where appropriate
- 2.2 To make appropriate referrals in-line with documented procedures:
  - to key partner agencies, for example DRO Unit, who may be better placed to provide alternative support/solutions for clients
  - to other advisers or specialist agencies as appropriate where there are other related problems such as employment and housing etc.
- 2.3 To actively empower and support clients where appropriate so that they are able to deal with their problem in the future.
- 2.4 To collect and record all relevant information given onto the CRM to meet the monitoring and evaluation requirements of Citizens Advice and other debt contracts.

<b>3. Performance Targets and Quality Standards</b>	
3.1	To meet the individual performance targets set for DMU Advisers (daily, weekly, monthly and annually) and ensure that the advice given meets the quality standards and regulation requirements of: <ul style="list-style-type: none"> <li>• the AQS general help level quality standard</li> <li>• the Citizens Advice quality assurance scheme</li> <li>• the Money Advice Service quality framework</li> <li>• Financial Conduct Authority</li> </ul>
3.2	To inform the Line Manager where performance targets are not being met and any reasons for this underperformance.
3.3	To support the Line Manager to involve service users in the development and evaluation of the service.
<b>4. Staff and Volunteer Support</b>	
4.1	To provide support and guidance to DMU Administrators.
4.2	To support and help the development of colleagues by peer-peer supervision through the independent file review process for casework staff in-line with Citizens Advice Manchester (CAM) procedures.
4.3	Encourage good teamwork and lines of communication between all members of staff.
<b>5. Personal Development and Training</b>	
5.1	Prepare for and attend regular support and supervision meetings and annual appraisals as required.
5.2	To participate in the independent file review process as detailed in the office manual.
5.3	Self-identify own development needs and attend training opportunities and continue to meet the AQS supervisory standard/MAS caseworker competency standard.
5.4	To maintain an up to date working knowledge of all new relevant legislation through reading monthly subscriptions including relevant case law.
5.5	To attend staff meetings and internal/external forums and meetings as required.
<b>6. Research and Campaigns Work</b>	
To take an active role research and campaigns work by: <ul style="list-style-type: none"> <li>• forwarding all examples of research and campaigns issues to the Research and Campaigns Co-ordinator</li> <li>• contributing to local and national campaigns</li> </ul>	
<b>7. Liaison and Communication</b>	
7.1	To promote the work of CAM as appropriate and agreed with Line Manager.
7.2	To attend external meetings as required and appropriate.
<b>8. Administration</b>	
8.1	To follow the policies and procedures as stated in the Office Manual.
8.2	To be self-administrating and comply with existing practices, policies and procedures.
8.3	To collect all information necessary to meet the monitoring and evaluation requirements of the DMU and the wider CAM service.
<b>9. Policies and Procedures</b>	
9.1	Health & Safety <ul style="list-style-type: none"> <li>• to abide by the health and safety guidelines and share responsibility for own safety and that of colleagues</li> <li>• to notify immediately the Line Manager of all issues that may detrimentally affect the health and safety of staff, volunteers, clients and visitors to CAM</li> </ul>
9.2	Equalities/Diversity <ul style="list-style-type: none"> <li>• the post holder must have due regard in the planning and execution of their duties at all times to the Citizens Advice Equal Opportunities Policy ("Stand Up for Equality")</li> <li>• at all times, promote the aims, principles, policies, interests and wellbeing of the organisation and to protect its integrity and reputation and to ensure that the Service complies with the Citizens Advice Race &amp; Diversity Scheme, the legal requirements laid down in the Human Rights Legislation and Equalities Act 2010 and any other relevant legislation.</li> </ul>
<b>10. Other Duties/Responsibilities</b>	
10.1	A job description does not constitute a 'term and condition of employment'. It is provided only as a guide to assist the employee in the performance of their job and is not included to be an inflexible list of tasks.
10.2	CAM is a fast moving organisation and therefore employee's duties may be varied from time to time. The post holder accepts that they may be asked to undertake any other work or duties as may reasonably be required within the scope of and commensurate to the nature of the post as and when required.