



# Money Advice Caseworker

## Job pack

Thank you for your interest in working at Citizens Advice Bristol. 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.
- The role profile and personal specification
- Terms and conditions
- What we give our staff

### Want to chat about this role?

If you want to chat about the role further, you can contact **Thomas Govan (Team Leader)** by emailing [thomas.govan@citizensadvicebristol.org.uk](mailto:thomas.govan@citizensadvicebristol.org.uk)

*We are seeking someone who is passionate about giving an effective service to those most in need. You will need to demonstrate that you are a strong team player, with an eye for detail, and have great people skills. You will thrive in a busy environment and have a positive 'can do' attitude.*

*The post holder will provide, as part of the project team, a comprehensive debt advice service by assisting clients to achieve the best outcome for their circumstances. The role requires carrying out Debt Assessments, maximising income, preparing budgets and providing debt options, along with signposting/referring or carrying out casework/advocacy for clients based on their individual needs and situation.*

## How to apply

Please read our Guidance notes for applicants on the website before filling in your application. Once you are ready to apply please fill in and return your fully completed application form to: [info@citizensadvicebristol.org.uk](mailto:info@citizensadvicebristol.org.uk) by 5.00pm on January 26th. Interviews will be held at our office on either February 12th or 13th.

## Our values

**We're inventive.** We're not afraid of trying new things and we 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.



## 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 Bristol works

We deliver advice and support to thousands of people every year. We do this by providing the following services, delivered between volunteers and paid staff.



**Adviceline** – freephone telephone advice service providing first response.



**In-person Advice** – face-to-face advice delivered at a variety of locations



**Email advice** – ensures that people who cannot call or visit receive the same quality of advice.



**Outreach Services**- we deliver from various locations in the city, including Foodbanks, Southmead Hospital, Welcoming Spaces, UWE premises and Bristol ReStart.



**Equality, Diversity and Inclusion** – We apply core values of dignity, respect, equality and non-discrimination, based on our common humanity. We seek to foster empowerment and participation at all levels.



**Research & Campaign work** – we collect evidence of the issues facing our clients and groups within the community, and we use this evidence to challenge unfairness and influence decision makers at local, regional and national level.



**Dedicated Projects** - As well as our open access service, which anyone can access about any issue, we also work in partnership with local and national partners to deliver a number of additional specialist funded services. These are primarily delivered by paid staff, and are listed below:

**East Bristol and North Bristol Foodbanks:** support to people who need foodbank help including budgeting, debt, and exploring other charitable support.

**Sovereign Housing Association:** a debt oriented service, helping their tenants manage their rent accounts and other outgoings

**North Bristol NHS Trust:** a generalist advice service for their staff

**Macmillan Benefits Advice Service:** provides benefit advice and Macmillan grant applications to people affected by cancer.

**Multiple Sclerosis Access-to-Advice:** provides advice and information on any subject to those affected by MS.

**Money and Pension Service (MaPS) funded debt advice:** providing holistic debt advice and income maximisation.

**Seetec Plus:** housing and money advice (predominantly) for those where the advice issue represents a barrier to employment.

**Children of the 90s:** Generalist advice to support the participants of this sociological research programme which is run by the University of the West of England

**Cost of Living project:** delivered in the city's Welcoming Spaces, this service provides information to those affected by the cost of living crisis.

## **Overview of Citizens Advice nationally**

The Citizens Advice service is made up of Citizens Advice - the national charity - and a network of around 300 local Citizens Advice members.

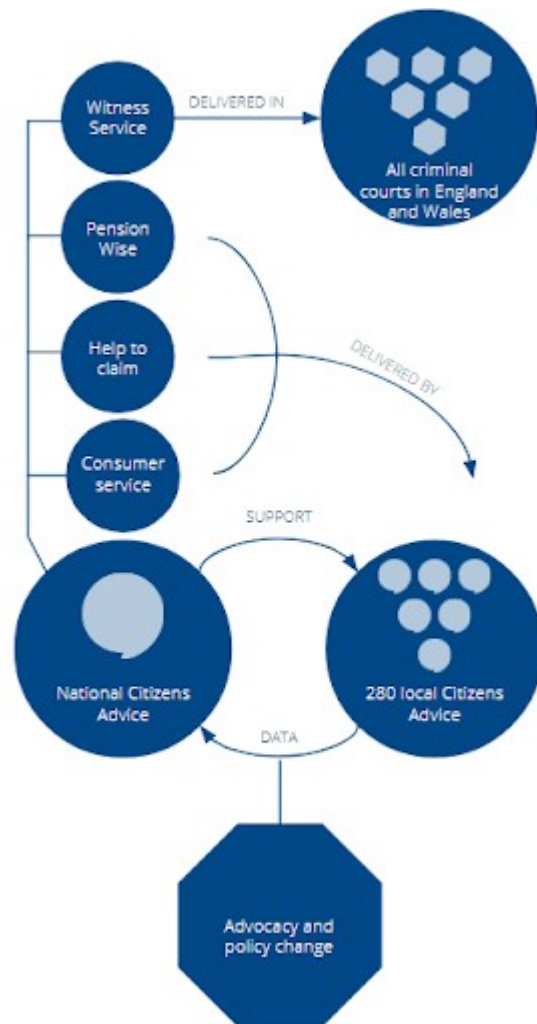
This role sits our network of independent charities, delivering services from

- 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.



## How Citizens Advice Bristol works

We are an independent local charity that provides free, impartial, confidential advice, information and support to anyone in Bristol and provide access to justice for all. We are a member of National Citizens Advice. We dealt with over 23,000 issues in the 2021/22 financial year.

We provide free confidential advice online, over the phone and in-person. We give people the knowledge and confidence they need to find their way forward, whoever they are, whatever their problem. Our services range from information through to fully supported casework.

We cover all subject areas with a focus on welfare rights, debt, housing and employment. We deliver targeted services to particularly disadvantaged groups and in the most deprived areas. We use evidence from our clients to raise

awareness about the issues that adversely affect people's lives. You can find out more about us via:

- Take a [look at our about us information on our website](#)
- Take a look at the [national Citizens Advice](#) website and the [Citizens Advice Campaigning site](#).



## The role

<b>Job title:</b>	Money Advice Caseworker
<b>Reporting to:</b>	Money Advice Team Leader
<b>Base:</b>	Main office

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## Role profile

Key accountabilities	Key elements & tasks
Money Advice Casework	Work in a target based project to provide advice and casework covering the full range of debt issues including; dealing with emergencies, making use of the debt respite scheme (Breathing Space) making offers of repayment, establishing liability, drafting financial statements, challenging creditors and budgeting advice.
	Interview clients using sensitive listening and questioning skills in order to allow clients the opportunity to explain their problem(s) and empower them to set their own priorities.
	Carry out income maximisation activities through the identification of appropriate welfare benefits and other financial assistance.
	Assist clients in the creation of realistic and sustainable budgets and developing financial capability skills.
	Advise and assist clients with debt solutions, including offers of repayment, Debt Relief Orders and Bankruptcy.
	Assist clients with other related problems where they are an integral part of their case, and refer to other in-house advisers or specialist agencies as appropriate.
	Act for the client where necessary and communicate with third parties to progress a case.
	Explore options and implications of advice to enable the client to make informed decisions, using



	appropriate accredited information sources.
	Provide support and advice to empower clients to act on their own behalf, where appropriate
	Maintain case records for the purposes of continuity of casework, information retrieval, statistical monitoring and to meet required quality standards
	Ensure advice is provided in accordance with contractual requirements and cases are recorded accurately and in a timely manner.
	Provide quality advice to clients, ensuring that all advice and casework conforms to the Citizens Advice Quality of Advice and Money and Pensions Service requirements and follows organisational procedures.
	Meet your individual volume targets as set, by your line manager, in line with funder requirements and comply with any instructions to change targets or reporting requirements.
	Advise MaPS Team Leader of any risks or issues that impact delivery of service of meeting set targets
Research and Campaigns	Contribute to both local and national campaigns where appropriate
	Raise and submit evidence forms where client circumstances fit with campaigns
	Raise with clients (after consultation with Team Leader) the possibility of their involvement in campaigns
Working as part of a team	Be an active member of the wider team, acting and support colleagues in a collaborative way
	Offer support to volunteers when carrying out debt work
	Work with colleagues to maintain a positive working and learning environment, in which

	equality and diversity are valued and dignity at work is upheld.
	Promote best practice across the team
Performance and Personal Management	To comply with operational management systems of supervision, objectives, appraisal and induction
	Attend relevant internal and external meetings as agreed with the line manager.
	Prepare for and attend supervision sessions/team meetings/management team meetings as appropriate
Service Development	To assist with the development of the service locally, regionally and nationally, publicising work as and when necessary
	Carry out other tasks within the scope of the post to ensure the effective delivery and development of the service
Training	To identify your own training needs in conjunction with your line manager and be prepared to undertake appropriate training
	Keep up to date with legislation, case law, policies and procedures relating to specified areas.
	Undertake all relevant/required training to comply with contractual requirements.
Other duties and responsibilities	Liaise, as appropriate, with relevant outside agencies (voluntary and statutory), other Local Citizens Advice offices and other stakeholders
	Abide by health and safety guidelines and share responsibility for own safety and that of colleagues
	Abide by and assist in the implementation of organisational policies and procedures including Health and Safety, IT, information assurance and equalities and diversity policies.
	Promote the aims and principles of the Citizens Advice service and comply with all published organisational policies and procedures

	Carry out any other tasks that may be within the scope of the post to ensure the effective delivery and development of the service.
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## Person specification

### Essential

- Ability to empower clients experiencing debt problems through the provision of empathetic information, advice and casework to help improve people's quality of life.
- Experience of taking responsibility to prioritise own work, meet deadlines and manage a caseload to ensure that all targets are met.
- Effective communication and interpersonal skills with particular emphasis on negotiating, representing and preparing reports and correspondence.
- Ability to research, analyse and interpret complex information and produce clear advice to empower clients to find a way forward.
- Experience of listening and questioning with an ability to manage challenging situations.
- Ability and willingness to work both individually and as part of a collaborative proactive team.
- Understanding of the relationship between Money Advice and other areas of Social Welfare Law.

### Desirable

- Experience, within the last 5 years, of providing debt advice working to Advice Quality Standards.
- Accredited by CITA (or another Competent Authority) as an Approved Intermediary for Debt Relief Order purposes
- Experience of working within an advice and information organisation within the third/charity sector

- Understanding of, and commitment to, the aims and principles of the Citizens Service in which equality and diversity is embedded throughout



## What we give our staff

We provide a range of colleague benefits from flexible working to wellbeing support and prioritising learning and development.

**You can read our Colleague Benefits Package for full details**

### 1. ANNUAL/TOTAL LEAVE

Employees are entitled to 5 weeks paid annual leave in each annual leave year plus statutory holidays. In the case of full-time employees working a five-day week, this equates to 25 days paid annual leave plus statutory holidays. Employees are given additional leave for any working days between Boxing Day and New Year's Day gratis.

Employees working less than full-time hours will have a holiday entitlement which is calculated pro rata according to the number of days/hours per week, as compared to a full-time employee.

### 2. PENSION SCHEME

Citizens Advice Bristol provides an employee pension scheme, currently with a 3% employer contribution (auto enrolment compliant but non contractual). Further details of this scheme will be provided to the successful applicant at offer.

### 3. DISCLOSURE AND BARRING SERVICE CHECKS (DBS)

Some Citizens Advice positions may require the successful candidate to undergo a DBS check. However, a criminal record will not necessarily be a bar to your being able to take up the job.

## **4. EQUALITY AND DIVERSITY**

Citizens Advice Bristol recognises the positive value of diversity, promotes equality and challenges unfair discrimination. We are fully committed to stand up and speak up for those who face inequality and disadvantage.

It's important to us that our team reflects the rich diversity of the communities that we serve. We recognise people with different backgrounds, skills, attitudes and experiences bring fresh ideas and perceptions, and we wish to encourage and harness these differences to make our services more relevant and approachable. Citizens Advice will not discriminate or tolerate discriminatory behaviour on the grounds of race, colour, sex, transgender, disability, nationality, national or ethnic origin, religion or belief, marital/partnership or family status, sexual orientation, age, social class, educational background, employment status, working pattern, trade union membership or any other irrelevant factor in any aspect of employment.

Our values include a commitment to equality and fairness, and to valuing each other. All our employees are expected to have read and understood our Equality and Diversity Policy and to ensure they behave in accordance with its principles. Breaches of the policy may lead to disciplinary action.

## **5. DIGNITY AT WORK**

Citizens Advice Bristol is committed to providing a culture in which all staff value each other and are able to work together to their full potential in an inclusive environment free from harassment, bullying and other unacceptable forms of behaviour. Unacceptable behaviour in the workplace will be actively dealt with, all complaints will be taken seriously, confidentiality will be respected and victimisation of those that raise complaints will not be tolerated.

Our values include commitments to work together and value each other - all our employees are expected to have read and understood our Dignity at Work Policy and to ensure they behave in accordance with its principles. All staff are responsible for helping to create and maintain a positive and inclusive working environment. All managers have a particular responsibility for ensuring a supportive and inclusive working environment in which dignity at work is actively promoted.

## **6. PROBATIONARY POLICY**

New appointments are subject to a six month probationary period. At the end of the probationary period the outcome of the assessment may be confirmation of post; notice of dismissal; or at Citizens Advice Bristol's discretion, an extension of the probationary period by a further three months.

## **7. POLITICAL IMPARTIALITY**

An important part of the principle of impartiality is that Citizens Advice Bristol staff are seen to be upholding the principle of party political impartiality. To avoid possible misunderstanding or possible conflicts of interest guidelines have been established on staff taking part in party political activities. If you currently hold, or are intending to stand for local or national party political office, we will expect you to tell us about this if shortlisted for interview.

## **8.FLEXIBILITY**

Our roles are open to discussion about flexible working, which may include arrangements such as part-time working, formalised flexitime, fixed (non-standard) working hours, working from home and job-sharing. All requests will be considered against the current performance of the requesting employee and the needs of the service the employee is working for.